

View report from

Nov 16, 2020

▼

MARGHERITA BOVEE

590

Calculated using VantageScore 3.0
Provided by Equifax

Personal Information

NAMES REPORTED

MARGHERITA BOVEE

EMPLOYMENT INFO

REALTY EXPERIEN

ADDRESSES REPORTED

- 📍

6020 N BAYFRONT DR
HERNANDO, FL
34442
- 📍

340 GOLFVIEW DR
FORT LAUDERDALE, FL
33326
- 📍

4635 N CARL G ROSE HWY
HERNANDO, FL
34442
- 📍

15970 W STATE ROAD 84
SUNRISE, FL
33326
- 📍

16746 DIAMOND PL
FORT LAUDERDALE, FL
33331

Show more

▼

Accounts

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

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 **97%** 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. 01, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

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

GROW FINANCIAL FCU
9927 DELANEY LAKE DR
TAMPA, FL 33619

(813) 837-2451

MERCEDES-BENZ FINANC

Reported: Oct. 31, 2020

\$3,644.00**Closed**

Overview

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

Balance	Highest Balance
\$3644	\$39619
Monthly payment	No Info
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. 01, 2015
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	CLOSED
Type	Auto Lease
Responsibility	Individual Account.
Remarks	Lease - full termination 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

MERCEDES-BENZ FINANCIAL
PO BOX 961
ROANOKE, TX 76262

(800) 654-6222

SETF/WOFC

Reported: Sep. 30, 2020

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$37390
Monthly payment	No Info
Opened	Aug. 05, 2014 (6 yrs, 3 mos)
Term	75 months

Payment History

You've made **88%** 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. 01, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Auto
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	8/1/0
Closed	Sep. 01, 2020

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

SETF/WOFC
P.O. BOX 991817
MOBILE, AL 36691-1817

(800) 533-2650

BMW FINANCIAL SERVIC

Reported: May 20, 2012

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$94176
Monthly payment	No Info
Opened	Nov. 11, 2009 (11 yrs)
Term	36 months

Payment History

Last payment	May 01, 2012
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Auto Lease
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	May 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

BMW FINANCIAL SERVIC
5550 BRITTON PKWY
HILLIARD, OH 43026-7456

(877) 269-3577

SETF/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	No Info
Opened	Oct. 21, 2008 (12 yrs)
Term	36 months

Payment History

Last payment	Oct. 01, 2011
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Auto
Responsibility	Maker
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

SETF/WOFC
P.O. BOX 991817
MOBILE, AL 36691-1817

(800) 533-2650

TD AUTO FINANCE

Reported: May 01, 2011

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$32495
Monthly payment	No Info
Opened	Mar. 01, 2006 (14 yrs, 8 mos)
Term	60 months

Payment History

Last payment	May 01, 2010
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Auto
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	May 01, 2010

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

TD AUTO FINANCE
27777 FRANKLIN RD
FARMINGTON HILLS, MI 48334

(888) 548-3574

^
Hide closed (5)

CREDIT CARDS

FIRST PREMIER

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	✓	✓	✓	✓	✓	✓	✓	✓	✓			

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

Last payment Oct. 01, 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

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

FIRST PREMIER
3820 N LOUISE AVE
SIOUX FALLS, SD 57107

(605) 357-3440

CAPITAL ONE BANK USA

Reported: Oct. 23, 2020

\$629.00

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 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	Sep. 01, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Credit Card
Responsibility	Individual Account.
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

CAPITAL ONE BANK USA
PO BOX 85015
RICHMOND, VA 23285-5075

(800) 955-7070

CAPITAL ONE BANK USA

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. 01, 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

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

CAPITAL ONE BANK USA
PO BOX 85015
RICHMOND, VA 23285-5075

(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
<hr/>	
Monthly payment	\$28
<hr/>	
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. 01, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Charge Account
Responsibility	Authorized User
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

CAPITAL ONE/WALMART
15000 CAPITAL ONE DRIVE
RICHMOND, VA 23238

(800) 227-4825

Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	No Info
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 01, 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

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

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113

(877) 825-3242

AMEX/DSNB

Reported: Nov. 13, 2020

\$3,434.00

Closed

Overview

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

Balance
\$3434

Credit limit
\$2900

Monthly payment

No Info

Opened

Jun. 04, 2010 (10 yrs, 5 mos)

Payment History

You've made **40%** 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, 2015

Current Payment Status

Charge-off

Amount past due

\$3434

Worst Payment Status

Charge-off

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account Account closed by credit grantor
Times 30/60/90 days late	1/0/0
Closed	Oct. 01, 2015

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

AMEX/DSNB
9111 DUKE BLVD
MASON, OH 45040

(800) 243-6552

TD BANK USA/TARGET C

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	No Info
-----------------	---------

Opened	Mar. 21, 2001 (19 yrs, 7 mos)
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Payment History

You've made **36%** 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, 2015
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Current Payment Status	Charge-off
------------------------	------------

Amount past due	\$6339
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Worst Payment Status	Charge-off
----------------------	------------

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account Account closed by credit grantor
Times 30/60/90 days late	1/1/3
Closed	Mar. 01, 2016

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

TD BANK USA/TARGET C
7000 TARGET PARKWAY N,
BROOKLYN PARK, MN 55445-4301

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
<hr/>	
Monthly payment	No Info
<hr/>	
Opened	Nov. 25, 2002 (17 yrs, 11 mos)

Payment History

You’ve made **37%** 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	Apr. 01, 2016
Current Payment Status	Charge-off
Amount past due	\$5977
Worst Payment Status	Charge-off

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account Account closed by credit grantor
Times 30/60/90 days late	1/1/4
Closed	Jul. 01, 2016

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

BANK OF AMERICA
DE5-019-03-07
NEWARK, DE 19714

(800) 759-6262

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	No Info
-----------------	---------

Opened	Sep. 04, 2002 (18 yrs, 2 mos)
--------	-------------------------------

Payment History

You've made **37%** 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	Apr. 01, 2016
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Current Payment Status	Charge-off
------------------------	------------

Amount past due	\$7874
-----------------	--------

Worst Payment Status	Charge-off
----------------------	------------

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account Account closed by credit grantor
Times 30/60/90 days late	1/1/4
Closed	Jul. 01, 2016

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

BANK OF AMERICA
DE5-019-03-07
NEWARK, DE 19714

(800) 759-6262

CAPITAL ONE BANK USA

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	No Info
-----------------	---------

Opened	Jul. 26, 2000 (20 yrs, 3 mos)
--------	-------------------------------

Payment History

You've made **36%** 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	Nov. 01, 2015
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Current Payment Status	Charge-off
------------------------	------------

Amount past due	\$4620
-----------------	--------

Worst Payment Status	Charge-off
----------------------	------------

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account Account closed by credit grantor
Times 30/60/90 days late	1/1/3
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

CAPITAL ONE BANK USA
PO BOX 85015
RICHMOND, VA 23285-5075

(800) 955-7070

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	No Info
-----------------	---------

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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	●	●	●	●	●	●	✓	✓	✓	✓	✓	✓
2016	●	●	●	●	●	●	●	●	●	●	●	●



Last payment	Sep. 01, 2014
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Current Payment Status	Current
------------------------	---------

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

Account Details

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

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

BEST BUY/CBNA
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108

MACY'S/DSNB

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	No Info
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. 01, 2015
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

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

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

MACY'S/DSNB
911 DUKE BLVD
MASON, OH 45040

(800) 243-6552

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	No Info
Opened	Apr. 22, 2008 (12 yrs, 6 mos)

Payment History

You’ve made **95%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2018	●	●	●	●	●	✗						
2017	●	●	●	●	●	●	●	●	✗	✗	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	✗	●	●	●	●	●	●	●



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

Account Details

Account status	Paid
Type	Credit Card
Responsibility	Individual Account.
Remarks	Account paid for less than full balance Paid charge off
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

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

(800) 874-2717

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	No Info
Opened	Aug. 04, 2015 (5 yrs, 3 mos)

Payment History

You've made **57%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2016	●	●	×	×	×	×	×	×	●			
2015								●	●	●	●	●

Last payment	Nov. 01, 2015
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

Account Details

Account status	Transfer/Sold
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	1/1/4
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

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113

(877) 825-3242

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	No Info
Opened	Dec. 02, 2002 (17 yrs, 11 mos)

Payment History

Last payment	No Info
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
Times 30/60/90 days late	0/0/0
Closed	May 01, 2015

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

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

(800) 874-2717

SYNCB/WALMART

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	No Info
Opened	Dec. 01, 2009 (10 yrs, 11 mos)

Payment History

Last payment	Mar. 01, 2012
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Transfer/Sold/Paid
Type	Charge Account
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Apr. 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

SYNCB/WALMART
4125 WINDWARD PLAZA
ALPHARETTA, GA 30005

(877) 294-7880

^
Hide closed (11)

OTHER LOANS

BRIGHTSTAR CREDIT UN

Reported: Oct. 31, 2020

\$3,841.00
Closed

Overview

You have 100% left to pay on this loan.

Balance	Highest Balance
\$3841	\$0
Monthly payment	No Info
Opened	May 30, 2012 (8 yrs, 5 mos)
Term	No Info

Payment History

You’ve made **40%** 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. 01, 2015
Current Payment Status	Charge-off
Worst Payment Status	Charge-off

Account Details

Account status	CLOSED
Type	Unsecured
Responsibility	Joint Account
Remarks	Charged off account Fixed rate
Times 30/60/90 days late	1/1/0
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

BRIGHTSTAR CREDIT UN
1879 N STATE ROAD 7
LAUDERHILL, FL 33313-5009

(954) 486-2735

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	No Info
Opened	Jul. 18, 2006 (14 yrs, 4 mos)
Term	No Info

Payment History

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

Account Details

Account status	Closed
Type	Line of Credit
Responsibility	Individual Account.
Remarks	Account closed at consumers request
Times 30/60/90 days late	0/0/0
Closed	Sep. 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

BANK OF AMERICA
4060 OGLETOWN/STANTON RD
NEWARK, DE 19713

(800) 421-2110

REAL ESTATE LOANS

WELLS FARGO HOME EQU

Reported: Jun. 01, 2017

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$31876
Monthly payment	No Info
Opened	Jun. 14, 2006 (14 yrs, 5 mos)
Term	No Info

Payment History

You've made **91%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017	✗	✗	✓	●	●							
2016	●	●	✗	✗	✗	✗	●	●	●	●	✓	✗
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	●	●	●	●	●	●	●	●	●	●	●	●



Last payment	Apr. 01, 2017
Current Payment Status	30-59 Days Late
Worst Payment Status	30-59 Days Late

Account Details

Account status	Paid and Closed
Type	Home Equity Line of Credit
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	3/3/1
Closed	Apr. 01, 2017

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

WELLS FARGO HOME EQU
PO BOX 31557
BILLINGS, MT 59107

WELLS FARGO HOME MOR

Reported: May 08, 2017

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$396000
Monthly payment	No Info
Opened	Sep. 08, 2005 (15 yrs, 2 mos)
Term	396 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
2017	✗	✓	✓	✗								
2016	●	✗	●	●	●	●	●	●	●	●	✓	✓
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	●	●	●	●	●	●	●	●	●	●	●	●

✓

Last payment	Apr. 01, 2017
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Conventional RE Mortgage
Responsibility	Individual Account.
Remarks	Loan modified under a federal government plan Fixed rate
Times 30/60/90 days late	3/0/0
Closed	Apr. 01, 2017

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

WELLS FARGO HOME MOR
PO BOX 10335
DES MOINES, IA 50306-0335

(800) 288-3212

WELLS FARGO HOME MOR

Reported: Oct. 07, 2015

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$396000
Monthly payment	No Info
Opened	Sep. 08, 2005 (15 yrs, 2 mos)
Term	396 months

Payment History

Last payment	Sep. 01, 2015
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Transfer/Sold
Type	Conventional RE Mortgage
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/0
Closed	Oct. 01, 2015

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

WELLS FARGO HOME MOR
PO BOX 659558
SAN ANTONIO, TX 78265-9558

WELLS FARGO HOME MOR

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	No Info
Opened	Jun. 14, 2006 (14 yrs, 5 mos)
Term	No Info

Payment History

Last payment	Apr. 01, 2015
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Transfer/Sold
Type	Home Equity Line of Credit
Responsibility	Individual Account.
Remarks	Variable/adjustable Rate
Times 30/60/90 days late	0/0/0
Closed	Apr. 01, 2015

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

WELLS FARGO HOME MOR
PO BOX 659558
SAN ANTONIO, TX 78265-9558

WELLS FARGO HOME MOR

Reported: Feb. 25, 2013

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$259000
Monthly payment	No Info
Opened	Sep. 08, 2005 (15 yrs, 2 mos)
Term	360 months

Payment History

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

Account Details

Account status	Paid
Type	Conventional RE Mortgage
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Feb. 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

WELLS FARGO HOME MOR
PO BOX 659558
SAN ANTONIO, TX 78265-9558

STUDENT LOANS

FED LOAN SERVICING

Reported: Sep. 30, 2020

\$167,078.00

In good standing

-

Overview

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

Balance	Highest Balance
\$167078	\$156843
Monthly payment	No Info
Opened	May 07, 2019 (1 yr, 6 mos)
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	Sep. 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	0/0/0
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

FED LOAN SERVICING
PO BOX 60610
HARRISBURG, PA 17106

[\(800\) 699-2908](#)

NAVIENT

Reported: May 22, 2019

\$0.00

Closed -



Overview

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

Balance	Highest Balance
\$0	\$12000
Monthly payment	No Info
Opened	Sep. 21, 2006 (14 yrs, 1 mo)
Term	180 months

Payment History

You've made **98%** 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. 01, 2019
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Education Loan
Responsibility	Joint Account
Remarks	No Info
Times 30/60/90 days late	0/1/1
Closed	Mar. 01, 2019

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

NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655

(999) 999-9999

NAVIENT

Reported: May 31, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$12000
Monthly payment	No Info
Opened	Sep. 05, 2007 (13 yrs, 2 mos)
Term	No Info

Payment History

You've made **84%** 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 01, 2019
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Education Loan
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/14
Closed	May 01, 2019

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

NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655

(999) 999-9999

US DEPARTMENT OF EDU

Reported: Aug. 04, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$45485
Monthly payment	No Info
Opened	Aug. 29, 2011 (9 yrs, 2 mos)
Term	36 months

Payment History

Last payment	May 01, 2019
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account Details

Account status	CLOSED
Type	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Paid collection
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

US DEPARTMENT OF EDU
2505 S FINLEY RD
LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Aug. 04, 2019

\$0.00
Closed

Overview

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

Balance	Highest Balance
\$0	\$35575
Monthly payment	No Info
Opened	Aug. 30, 2010 (10 yrs, 2 mos)
Term	36 months

Payment History

Last payment	May 01, 2019
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account Details

Account status	CLOSED
Type	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Paid collection
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

US DEPARTMENT OF EDU
2505 S FINLEY RD
LOMBARD, IL 60148-4899

(866) 324-1214

US DEPARTMENT OF EDU

Reported: Aug. 04, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$10236
Monthly payment	No Info
Opened	Sep. 09, 2010 (10 yrs, 2 mos)
Term	36 months

Payment History

Last payment	May 01, 2019
Current Payment Status	In Collections
Worst Payment Status	In Collections

Account Details

Account status	CLOSED
Type	Education Loan
Responsibility	Individual Account.
Remarks	Student loan assigned to government Paid collection
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

US DEPARTMENT OF EDU
2505 S FINLEY RD
LOMBARD, IL 60148-4899

(866) 324-1214

FED LOAN SERVICING

Reported: Apr. 30, 2019

\$0.00
Closed

Overview

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

Balance	Highest Balance
\$0	\$45485
Monthly payment	No Info
Opened	Aug. 29, 2011 (9 yrs, 2 mos)
Term	120 months

Payment History

You've made 93% of payments for this account on time.

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

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

✓

Last payment No Info

Current Payment Status 120+ Days Late

Worst Payment Status 120+ Days Late

Account Details

Account status Transfer/Sold

Type Education Loan

Responsibility Individual Account.

Remarks Fixed rate

Times 30/60/90 days late 0/0/17

Closed Apr. 01, 2019

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

FED LOAN SERVICING
PO BOX 60610
HARRISBURG, PA 17106

(800) 699-2908

FED LOAN SERVICING

Reported: Apr. 30, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$10236
Monthly payment	No Info
Opened	Sep. 09, 2010 (10 yrs, 2 mos)
Term	120 months

Payment History

You've made 93% 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+ Days Late
Worst Payment Status	120+ Days Late

Account Details

Account status	Transfer/Sold
Type	Education Loan
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/17
Closed	Apr. 01, 2019

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

FED LOAN SERVICING
PO BOX 60610
HARRISBURG, PA 17106

(800) 699-2908

FED LOAN SERVICING

Reported: Apr. 30, 2019

\$0.00

Closed

-

Overview

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

Balance	Highest Balance
\$0	\$35575
Monthly payment	No Info
Opened	Aug. 30, 2010 (10 yrs, 2 mos)
Term	120 months

Payment History

You've made 93% of payments for this account on time.

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

Hard Inquiries

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

Last payment	No Info
CAPITAL ONE BANK USA	120+ Days Late
Inquiry: Oct. 24, 2020	Contact the inquirer: MAIL ONLY
Worst Payment Status	120+ Days Late

See an error?

Find out how to dispute a hard inquiry

Account Details

CAPITAL ONE BANK USA	
15000 CAPITAL ONE DRIVE	Transfer/Sold
RICHMOND, VA	
23238	Education Loan
Responsibility	Individual Account.

Remarks	Fixed rate
CAPITAL ONE BANK USA	All Banks
Inquiry: May 27, 2019	Contact the inquirer: MAIL ONLY
Times 30/60/90 days late	0/0/1

Closed	Apr. 01, 2019
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See an error?

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

Institution Information

You could dispute an error with equifax

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

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

GO TO EQUIFAX

Creditor Information

Collections

LOAN SERVICING
PO BOX 60610
PHILADELPHIA, PA 19106

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.

(800) 699-2908

MIDLAND FUNDING LLC

Reported: Nov. 06, 2020

\$3,402.00
Needs Attention

Overview

You have 99% left to pay on this collection.

Balance	Highest Balance
\$3402	\$3437

Opened	Apr. 27, 2017 (3 yrs, 6 mos)
Account status	Open
Type	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	SYNCHRONY BANK
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

MIDLAND FUNDING LLC
2365 NORTHSIDE DRIVE
SAN DIEGO, CA 92108

(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	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	SYNCHRONY BANK
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

MIDLAND FUNDING LLC
2365 NORTHSIDE DRIVE
SAN DIEGO, CA 92108

(844) 236-1959

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	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	CREDIT ONE BANK N A
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

LVNV FUNDING LLC
55 BEATTIE PLACE
GREENVILLE, SC 29601

(866) 464-1183

PORTFOLIO RECOVERY A

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	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	CAPITAL ONE BANK USA N A
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

PORTFOLIO RECOVERY A
120 CORPORATE BLVD, STE 100
NORFOLK, VA 23502

(757) 519-9300

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. 16, 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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