



Credit Report Prepared For:

KEVIN D CHACE

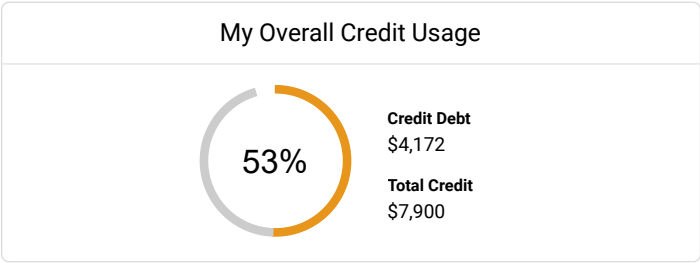
Experian Report As Of: Oct 23, 2020

Personal & Confidential



Account Summary

My Accounts Summary	
Open Credit Cards	6
Open Retail Cards	0
Open Real Estate Loans	1
Self-reported Accounts	3
Open Installment Loans	3
Total Open Accounts	13
Accounts Ever Late	7
Collections Accounts	1
Average Account Age	6 yrs 4 mos
Oldest Account	19 yrs 7 mos



My Debt Summary	
Credit and Retail Card Debt	\$4,172
Real Estate Debt	\$217,642
Installment Loans Debt	\$68,363
Collections Debt	\$828
Total Debt	\$291,649

My Hard Credit Inquiries	
18	

My Public Records	
0	

KEVIN D CHACE - Experian
Date of Report: Oct 23, 2020



Account Summary

My Personal Information

Name

KEVIN D CHACE

Personal Statement(s)

No Statement(s) present at this time

Also Known As

X KEVIN CHACE

KEVIN C CHACE

CHACE KEVIN

Birth Year

1977

Addresses

4767 RIDGEMOOR CIR
PALM HARBOR, FL 34685-3150

640 DEER RUN N
PALM HARBOR, FL 34684-3549

2690 CORAL LANDINGS BLV #APT 73
PALM HARBOR, FL 34684-3148

Employer(s)

NU CENTURY INC

NOT PROVIDED

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

KEVIN D CHACE - Experian
Date of Report: Oct 23, 2020



Open Accounts



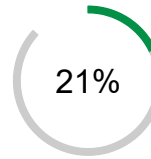
AVANT LLC/WEB BANK
131091XXX

Open

ACCOUNT DETAILS

Account Name	AVANT LLC/WEB BANK
Account #	131091XXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Apr 15, 2019
Account Status	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$157
Balance Updated	Oct 11, 2020
Credit Limit	\$750
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$476
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



Low Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

222 N. LASALLE, SUITE 17
CHICAGO, IL 60601
(800) 712-5407

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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☒ OK ☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

KEVIN D CHACE - Experian

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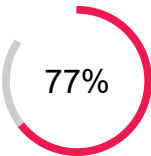
CAPITAL ONE BANK USA N
515599XXXXXX

Open

ACCOUNT DETAILS

Account Name	CAPITAL ONE BANK USA N
Account #	515599XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	May 21, 2012
Account Status!	Open
Payment Status	Current, was past due 150 days
Status Updated	Mar 2020
Balance	\$2,871
Balance Updated	Oct 03, 2020
Credit Limit	\$3,750
Monthly Payment	\$80
Past Due Amount	-
Highest Balance	\$4,045
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Account previously in dispute – now resolved – reported by subscriber

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 31293
SALT LAKE CITY, UT 84131
(800) 955-7070

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
90	90										
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
						30	60				
2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
										30	60
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
								90	90	120	120
2014				2013							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				

OK

OK

120

120+ Days Late

30

30 Days Late

60

60 Days Late

90

90 Days LateData Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

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Date of Report: Oct 23, 2020



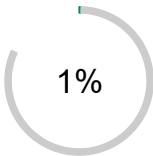
CCS/FIRST NATIONAL BAN
423980XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	CCS/FIRST NATIONAL BAN
Account #	423980XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Sep 27, 2018
Account Status!	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$4
Balance Updated	Oct 02, 2020
Credit Limit	\$750
Monthly Payment	\$4
Past Due Amount	-
Highest Balance	\$599
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



Low Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

500 E 60TH ST N
SIOUX FALLS, SD 57104
(888) 883-9824

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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☒ OK ☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

KEVIN D CHACE - Experian
Date of Report: Oct 23, 2020



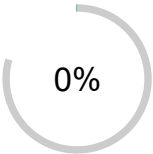
CCS/FIRST SAVINGS BANK
543360XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	CCS/FIRST SAVINGS BANK
Account #	543360XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Mar 26, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$0
Balance Updated	Oct 02, 2020
Credit Limit	\$750
Monthly Payment	\$0
Past Due Amount	-
Highest Balance	\$524
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



No Credit Usage
You have no account balance.
Keeping your account balances
as low as possible can have a
positive impact on your credit.

CONTACT INFORMATION

500 E 60TH ST N
SIOUX FALLS, SD 57104
(888) 469-0291

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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<input checked="" type="checkbox"/> OK	<input type="checkbox"/> Data Unavailable						

Summary

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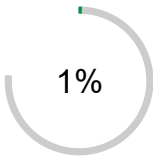
CREDIT ONE BANK NA
444796XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	CREDIT ONE BANK NA
Account #	444796XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jan 27, 2019
Account Status!	Open
Payment Status	Current, was past due 30 days
Status Updated	Apr 2020
Balance	\$5
Balance Updated	Oct 09, 2020
Credit Limit	\$500
Monthly Payment	\$5
Past Due Amount	-
Highest Balance	\$516
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



Low Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 98875
LAS VEGAS, NV 89193
(702) 269-1000

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec

OK 30 Days Late
 Data Unavailable

Summary

Accounts (Open)

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FORD MOTOR CREDIT COMP
561992XX

Open

ACCOUNT DETAILS

Account Name	FORD MOTOR CREDIT COMP
Account #	561992XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Apr 03, 2018
Account Status!	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$25,209
Balance Updated	Oct 19, 2020
Original Balance	\$38,366
Monthly Payment	\$564
Past Due Amount	-
Highest Balance	-
Terms	75 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX BOX 542000
OMAHA, NE 68154
BYMAILONLY

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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☒ OK

☐ Data Unavailable

Summary

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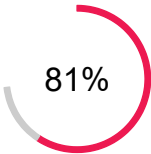
MERRICK BANK CORP
412061XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	MERRICK BANK CORP
Account #	412061XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Mar 09, 2018
Account Status!	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$1,135
Balance Updated	Oct 22, 2020
Credit Limit	\$1,400
Monthly Payment	\$42
Past Due Amount	-
Highest Balance	\$1,456
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



High Credit Usage
Keeping your account balances
as low as possible can have a
positive impact on your credit.

CONTACT INFORMATION

PO BOX 9201
OLD BETHPAGE, NY 11804
BYMAILONLY

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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☒ OK ☐ Data Unavailable

Summary

Accounts (Open)

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NELNET LNS
1XXXX

Open

ACCOUNT DETAILS

Account Name	NELNET LNS
Account #	1XXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Mar 22, 2001
Account Status!	Open
Payment Status	Current
Status Updated	Sep 2020
Balance	\$40,315
Balance Updated	Sep 30, 2020
Original Balance	\$17,938
Monthly Payment	\$318
Past Due Amount	-
Highest Balance	-
Terms	300 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX 1649
DENVER, CO 80201
(888) 486-4722

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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Summary

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NELNET LNS
1XXXX

Open

ACCOUNT DETAILS

Account Name	NELNET LNS
Account #	1XXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Mar 22, 2001
Account Status!	Open
Payment Status	Current
Status Updated	Sep 2020
Balance	\$2,839
Balance Updated	Sep 30, 2020
Original Balance	\$1,263
Monthly Payment	\$22
Past Due Amount	-
Highest Balance	-
Terms	300 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX 1649
DENVER, CO 80201
(888) 486-4722

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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TELECOM SELF-REPORTED
B16998XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	TELECOM SELF-REPORTED
Account #	B16998XXXXXXXXXX
Original Creditor	CHKG/METROPCS
Company Sold	-
Account Type	Wireless
Date Opened	-
Account Status!	Open
Payment Status	Current
Status Updated	May 2020
Balance	\$125
Balance Updated	May 03, 2020
Original Amount	\$125
Monthly Payment	\$125
Past Due Amount	-
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

EXPERIAN CONTACT INFORMATION

PO BOX 4500
ALLEN, TX 75013
(855) 891-2743

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

☒ OK ☐ Data Unavailable

Self-reported data is contributed through your Experian account. The account number listed on your Experian credit file is a tracking number generated by Experian--not the account number at your bank or payee. Original creditor is the source of your self-reported data (your bank) and the payee (the company to which you pay your bills). The balance and monthly payment reflect the most recent payment recorded at your bank.

Summary

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TELECOM SELF-REPORTED
90447FXXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	TELECOM SELF-REPORTED
Account #	90447FXXXXXXXXXX
Original Creditor	CHKG/BRIGHTHOUSENETWORKS
Company Sold	-
Account Type	Telecom
Date Opened	-
Account Status!	Open
Payment Status	Current
Status Updated	Mar 2020
Balance	\$226
Balance Updated	Mar 25, 2020
Original Amount	\$226
Monthly Payment	\$226
Past Due Amount	-
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

EXPERIAN CONTACT INFORMATION

PO BOX 4500
ALLEN, TX 75013
(855) 891-2743

PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
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☒ OK

☐ Data Unavailable

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Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



UTILITY SELF-REPORTED
8DF12CXXXXXXXXXX



ACCOUNT DETAILS

Account Name	UTILITY SELF-REPORTED
Account #	8DF12CXXXXXXXXXX
Original Creditor	CHKG/DUKEENERGY
Company Sold	-
Account Type	Utility
Date Opened	-
Account Status!	Open
Payment Status	Current
Status Updated	Sep 2020
Balance	\$293
Balance Updated	Sep 07, 2020
Original Amount	\$293
Monthly Payment	\$293
Past Due Amount	-
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

EXPERIAN CONTACT INFORMATION

PO BOX 4500
ALLEN, TX 75013
(855) 891-2743

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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Summary

Accounts (Open)

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Inquiries

Public Records

Credit Score



WELLS FARGO HM MORTGAG
936043XXXXXX

Open

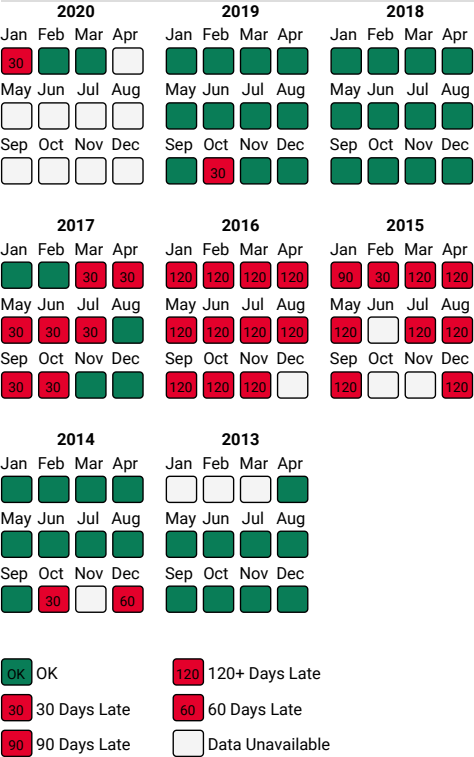
ACCOUNT DETAILS

Account Name	WELLS FARGO HM MORTGAG
Account #	936043XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REAL ESTATE
Date Opened	Sep 14, 2012
Account Status!	Open
Payment Status	Current, was past due 180 days or more
Status Updated	Feb 2020
Balance	\$217,642
Balance Updated	Mar 09, 2020
Original Balance	\$255,290
Monthly Payment	\$1,874
Past Due Amount	-
Highest Balance	-
Terms	360 Months
Responsibility	Individual
Your Statement	-
Comments	Loan modified under a federal government plan (available nov. 2009)

CONTACT INFORMATION

8480 STAGECOACH CIR
FREDERICK, MD 21701
(800) 288-3212

PAYMENT HISTORY



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KEVIN D CHACE - Experian
Date of Report: Oct 23, 2020



Closed Accounts

ACCEPTANCE NOW
R06027XXXXXXXXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	ACCEPTANCE NOW
Account #	R06027XXXXXXXXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	OTHER
Date Opened	Feb 15, 2020
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	May 2020
Balance	-
Balance Updated	May 31, 2020
Original Balance	\$2,057
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	14 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

5501 HEADQUARTERS DR
PLANO, TX 75024
(888) 672-2411

PAYMENT HISTORY

2020

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

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CREDIT FIRST N A
515518XXX

Closed

ACCOUNT DETAILS

Account Name

CREDIT FIRST N A

Account #

515518XXX

Original Creditor

-

Company Sold

-

Account Type

REVOLVING

Date Opened

Apr 04, 2014

Account Status!

Closed

Payment Status

Charge-off

Status Updated

Oct 2015

Balance

\$900

Balance Updated

Oct 13, 2020

Credit Limit

\$0

Monthly Payment

-

Past Due Amount

\$900

Highest Balance

-

Terms

Revolving

Responsibility

Individual

Your Statement

-

Comments

-

CREDIT USAGE

0%

No Credit Usage
You have no account balance.
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

6275 EASTLAND RD
BROOKPARK, OH 44142
(216) 362-5000

PAYMENT HISTORY

2020

2019

2018

Jan Feb Mar Apr

Jan Feb Mar Apr

Jan Feb Mar Apr

N N N N

N N N N

May Jun Jul Aug

May Jun Jul Aug

May Jun Jul Aug

N N N N

N N N N

N

Sep Oct Nov Dec

Sep Oct Nov Dec

Sep Oct Nov Dec

N N

N N N N

2017

2016

2015

Jan Feb Mar Apr

Jan Feb Mar Apr

Jan Feb Mar Apr

May Jun Jul Aug

May Jun Jul Aug

May Jun Jul Aug

Sep Oct Nov Dec

Sep Oct Nov Dec

Sep Oct Nov Dec

2014

Jan Feb Mar Apr

May Jun Jul Aug

Sep Oct Nov Dec

30

OK

OK

120

120+ Days Late

30

30 Days Late

60

60 Days Late

N

Negative

90

90 Days Late

Data Unavailable

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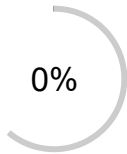
CREDIT ONE BANK NA
444796XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	CREDIT ONE BANK NA
Account #	444796XXXXXXXXXX
Original Creditor	-
Company Sold	LVNV FUNDING LLC
Account Type	REVOLVING
Date Opened	Dec 17, 2012
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Sep 2015
Balance	\$0
Balance Updated	Sep 23, 2015
Credit Limit	\$900
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender Purchased by another lender

CREDIT USAGE



No Credit Usage
You have no account balance.
Keeping your account balances
as low as possible can have a
positive impact on your credit.

CONTACT INFORMATION

PO BOX 98875
LAS VEGAS, NV 89193
(702) 269-1000

PAYMENT HISTORY

2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
2012											
Jan	Feb	Mar	Apr								
May	Jun	Jul	Aug								
Sep	Oct	Nov	Dec								
OK				120+ Days Late							
30 Days Late				60 Days Late							
Negative				90 Days Late							

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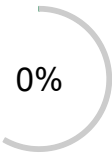
CREDIT ONE BANK NA
546645XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	CREDIT ONE BANK NA
Account #	546645XXXXXXXXXX
Original Creditor	-
Company Sold	MIDLAND FUNDING LLC
Account Type	REVOLVING
Date Opened	Jul 14, 2014
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Sep 2015
Balance	\$0
Balance Updated	Sep 20, 2015
Credit Limit	\$500
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender Purchased by another lender

CREDIT USAGE



No Credit Usage
You have no account balance.
Keeping your account balances
as low as possible can have a
positive impact on your credit.

CONTACT INFORMATION

PO BOX 98875
LAS VEGAS, NV 89193
(702) 269-1000

PAYMENT HISTORY

2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
60			30				
May	Jun	Jul	Aug	May	Jun	Jul	Aug
60	90	120	120				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
N							30
OK OK				120 120+ Days Late			
30 30 Days Late				60 60 Days Late			
N Negative				90 90 Days Late			
Data Unavailable							

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NASA FEDERAL CREDIT UN
389359XXXX

Closed

ACCOUNT DETAILS

Account Name	NASA FEDERAL CREDIT UN
Account #	389359XXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 13, 2014
Account Status!	Closed
Payment Status	Paid, was past due 30 days two or three times
Status Updated	Apr 2018
Balance	-
Balance Updated	Apr 06, 2018
Original Balance	\$39,068
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	75 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

500 PRINCE GEORGES BLVD
UPPER MARLBORO, MD 20774
(301) 249-1800

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
30											
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
				30							
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
					30						
2015				2014							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				

OK

OK

30

30 Days LateData Unavailable

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NICHOLAS FINANCIAL INC
HXXXX

Closed

ACCOUNT DETAILS

Account Name

NICHOLAS FINANCIAL INC

Account #

HXXXX

Original Creditor

-

Company Sold

-

Account Type

INSTALLMENT

Date Opened

Dec 28, 2010

Account Status!

Closed

Payment Status

Paid, was past due 30 days two or three times

Status Updated

Nov 2015

Balance

-

Balance Updated

Nov 20, 2015

Original Balance

\$9,766

Monthly Payment

-

Past Due Amount

-

Highest Balance

-

Terms

54 Months

Responsibility

Joint Account

Your Statement

-

Comments

-

CONTACT INFORMATION

2454 MCMULLEN BOOTH BLDG
CLEARWATER, FL 33759
(727) 726-0763

PAYMENT HISTORY

2015

2014

2013

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

OK

OK

30

30 Days Late

Data Unavailable

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https://usa.experian.com/member/print/experian/now

22/32

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NICHOLAS FINANCIAL INC
MXXXX

Closed

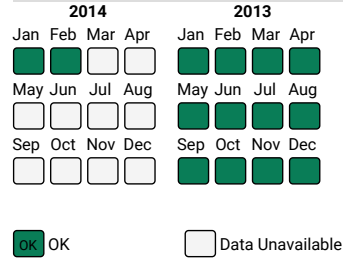
ACCOUNT DETAILS

Account Name	NICHOLAS FINANCIAL INC
Account #	MXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Dec 05, 2012
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Feb 2014
Balance	-
Balance Updated	Feb 25, 2014
Original Balance	\$2,098
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	18 Months
Responsibility	Joint Account
Your Statement	-
Comments	-

CONTACT INFORMATION

2454 MCMULLEN BOOTH BLDG
CLEARWATER, FL 33759
(727) 726-0763

PAYMENT HISTORY



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SYNCB/CARE CREDIT
601918XXXXXX

Closed

ACCOUNT DETAILS

Account Name	SYNCB/CARE CREDIT
Account #	601918XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	May 07, 2019
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Mar 2020
Balance	-
Balance Updated	Mar 04, 2020
Credit Limit	\$250
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$414
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Account closed at credit grantor's request

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

950 FORRER BLVD
KETTERING, OH 45420
(937) 534-6950

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> OK				<input type="checkbox"/> Data Unavailable			

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Collections



MIDLAND FUNDING
856774XXXX

ACCOUNT DETAILS

Account Name	MIDLAND FUNDING
Account #	856774XXXX
Original Creditor	CREDIT ONE BANK N.A.
Company Sold	-
Account Type	COLLECTION
Date Opened	Oct 23, 2015
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Oct 2015
Balance	\$828
Balance Updated	Oct 06, 2020
Original Balance	\$828
Monthly Payment	-
Past Due Amount	\$828
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	Account information disputed by consumer

CONTACT INFORMATION

320 E BIG BEAVER RD STE
TROY, MI 48083
(844) 236-1959

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
N	N	N	N	N	N	N	N	N	N	N	N
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
N	N	N	N	N	N	N	N	N	N	N	N
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
N	N			N	N	N	N	N	N	N	N

2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
N	N	N	N				
May	Jun	Jul	Aug	May	Jun	Jul	Aug
N	N	N	N		N	N	N
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
N	N	N	N	N	N	N	N

N Negative

 Data Unavailable

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Inquiries

Q CREDCO

Inquiry Date	Oct 22, 2020
Removal Date	Oct 2022
Business Type	Mortgage reporters
Contact Information	PO BOX 509124 SAN DIEGO, CA 92150 (800) 523-0233

Q CAPITALONE

Inquiry Date	Oct 15, 2020
Removal Date	Oct 2022
Business Type	Bank credit cards
Contact Information	PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 227-4825

Q COMENITYCB/ALPHAEN

Inquiry Date	Oct 1, 2020
Removal Date	Oct 2022
Business Type	Medical and health related - non specific
Contact Information	PO BOX 182120 COLUMBUS, OH 43218

Q US SM BUS ADMIN ODA

Inquiry Date	Aug 27, 2020
Removal Date	Aug 2022
Business Type	Federal government
Contact Information	14925 KINGSFORT RD FORT WORTH, TX 76155 (800) 366-6303

Q CREDCO/WELLS FARGO MOR

Inquiry Date	May 18, 2020
Removal Date	May 2022
Business Type	Mortgage companies
Contact Information	PO BOX 50914 SAN DIEGO, CA 92150 (800) 523-0233

Q ADVANTAGE CREDIT INC

Inquiry Date	Jan 5, 2020
Removal Date	Jan 2022
Business Type	Mortgage reporters
Contact Information	32065 CASTLE CT STE 300 EVERGREEN, CO 80439 (303) 670-7993

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Q DT CREDIT

Inquiry Date	Dec 13, 2019
Removal Date	Dec 2021
Business Type	Auto financing companies
Contact Information	PO BOX 29018 PHOENIX, AZ 85038 (800) 863-7483

Q INTERNAL REVENUE SERVI

Inquiry Date	Jun 14, 2019
Removal Date	Jun 2021
Business Type	Federal government
Contact Information	55 N ROBINSON AVE # 4030 OKLAHOMA CITY, OK 73102 (800) 829-7650

Q ALLY FINANCIAL

Inquiry Date	Apr 4, 2019
Removal Date	Apr 2021
Business Type	Auto financing companies
Contact Information	PO BOX 12699 GLENDALE, AZ 85318 BYMAILONLY

Q CREDIT PLUS

Inquiry Date	Sep 9, 2019
Removal Date	Sep 2021
Business Type	Mortgage reporters
Contact Information	31550 WINTERPLACE PKWY SALISBURY, MD 21804 (410) 742-9551

Q SARMA NCS

Inquiry Date	May 14, 2019
Removal Date	May 2021
Business Type	Mortgage reporters
Contact Information	555 E RAMSEY RD SAN ANTONIO, TX 78216 (210) 224-6121


Q CREDCO

Inquiry Date	Mar 23, 2019
Removal Date	Mar 2021
Business Type	Auto reseller
Contact Information	10277 SCRIPPS RANCH BLVD SAN DIEGO, CA 92131 (800) 523-0233


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 CAPITAL ONE AUTO FIN


Inquiry Date	Mar 22, 2019
Removal Date	Mar 2021
Business Type	Personal loan companies
Contact Information	PO BOX 259407 PLANO, TX 75025 (800) 946-0332

 CREDCO

Inquiry Date	Mar 22, 2019
Removal Date	Mar 2021
Business Type	Auto reseller
Contact Information	10277 SCRIPPS RANCH BLVD SAN DIEGO, CA 92131 (800) 523-0233

 CREDIT ONE BANK NA


Inquiry Date	Jan 31, 2019
Removal Date	Jan 2021
Business Type	Bank credit cards
Contact Information	PO BOX 98875 LAS VEGAS, NV 89193 (702) 269-1000

 CREDIT ONE BANK NA

Inquiry Date	Jan 18, 2019
Removal Date	Jan 2021
Business Type	Bank credit cards
Contact Information	PO BOX 98875 LAS VEGAS, NV 89193 (702) 269-1000

 CAP ONE NA

Inquiry Date	Dec 1, 2018
Removal Date	Dec 2020
Business Type	Bank credit cards
Contact Information	4851 COX RD RICHMOND, VA 23229

 ONEMAIN

Inquiry Date	Nov 30, 2018
Removal Date	Nov 2020
Business Type	Personal loan companies
Contact Information	PO BOX 1010 EVANSVILLE, IN 47706 (844) 298-9773

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Public Records

No public records

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Disclaimer

Disclaimer

About your FICO® Score 8 or other FICO Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.