

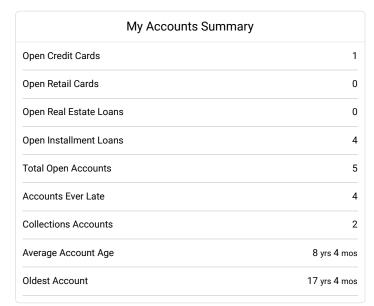
Credit Report Prepared For:

PRADELYNE DORCEUS

Equifax Report As Of: Oct 22, 2020



Account Summary









My Public Records	
0	



Account Summary

My Personal Information

Name

PRADELYNE DORCEUS

Also Known As

PRADELYNE P FRANCIQUE

PRADELYNE SAINT HILAIRE

PRADELYNE STHILAIRE

Birth Year 1979

Addresses

7524 SEURAT ST ORLANDO, FL 32819

11619 BEACONSFIELD ST DETROIT, MI 48224

3249 OLD WINTER GARDEN RD STE 17 ORLANDO, FL 32805

14662 NORTHLAWN ST DETROIT, MI 48238

5512 METROWEST BLVD APT 108 ORLANDO, FL 32811

1310 W COLONIAL DR STE 2 ORLANDO, FL 32804

7081 WILLOWWOOD ST ORLANDO, FL 32818

Employer(s)

US ARMY

CORNER FINANCIAL

Personal Statement(s)

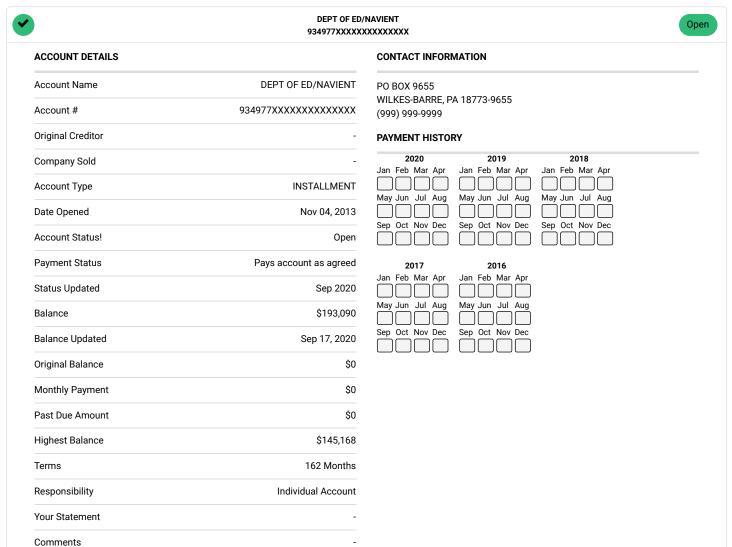
FRAUD VICTIM. "INITIAL ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. DAYTIME 4075454297 EX-00000



Open Accounts



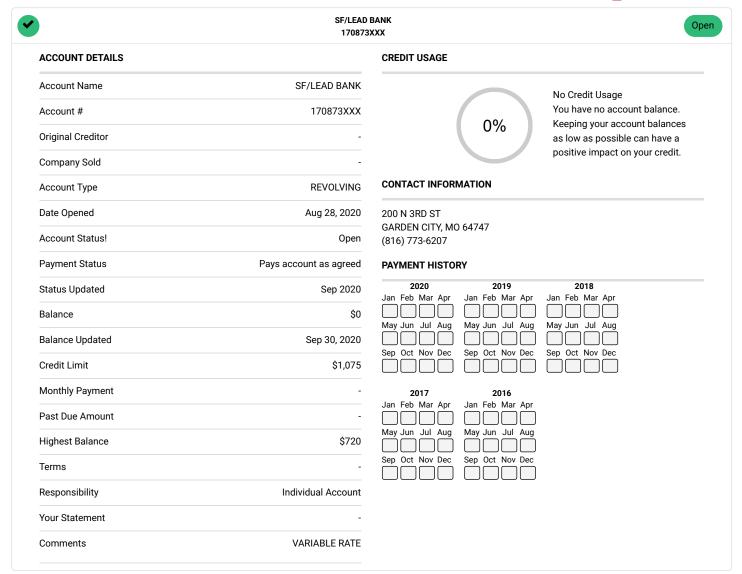






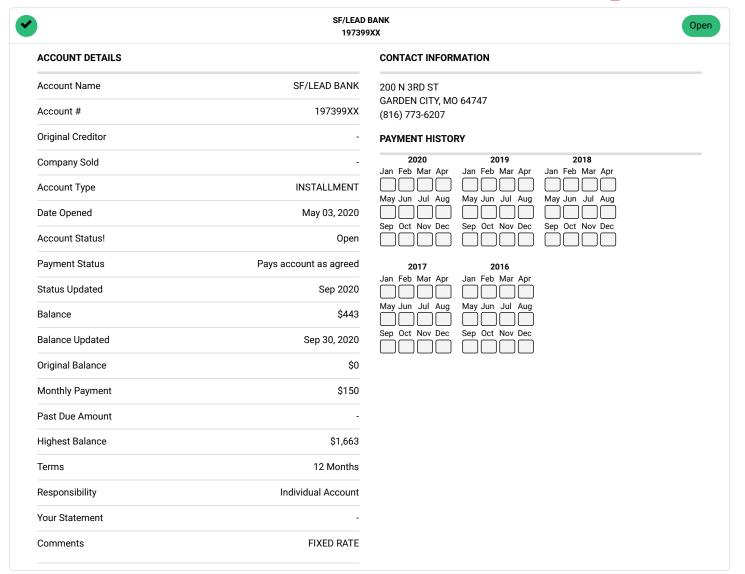
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	KOVO	275 5TH STREET #415	
Account #	XXXX	SAN FRANCISCO, CA 94013 (332) 333-4096	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-		
Account Type	INSTALLMENT		
Date Opened	Sep 12, 2020		
Account Status!	Open		
Payment Status	Pays account as agreed		
Status Updated	Sep 2020		
Balance	\$230		
Balance Updated	Sep 30, 2020		
Original Balance	\$0		
Monthly Payment	\$10		
Past Due Amount	-		
Highest Balance	\$240		
Terms	24 Months		
Responsibility	Individual Account		
Your Statement			





Collections







Closed Accounts

DEFENSE FINANCE & AC Closed 590936XXX **ACCOUNT DETAILS CONTACT INFORMATION** DEFENSE FINANCE & AC Account Name 8899 E. 56TH ST., BLDG # 1 INDIANAPOLIS, IN 46249 Account # 590936XXX (800) 962-0648 **Original Creditor PAYMENT HISTORY** Company Sold INSTALLMENT Account Type Date Opened Nov 13, 2012 Account Status! Closed Payment Status Pays account as agreed Status Updated Jul 2014 Balance \$0 **Balance Updated** Jul 20, 2014 Original Balance \$0 Monthly Payment Past Due Amount Highest Balance \$1,249 Terms 1 Months Responsibility Individual Account Your Statement Comments ACCOUNT CLOSED BY CREDIT GRANTOR



DEPT OF ED/NELNET 900000XXXXXXXXX

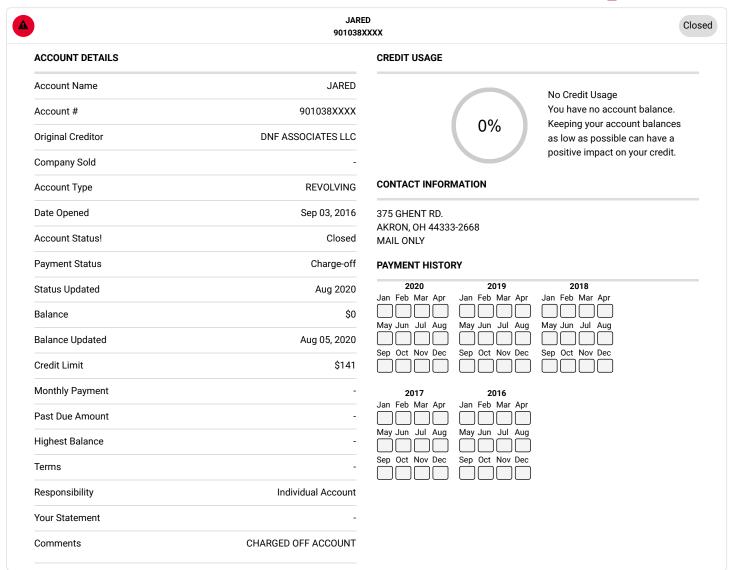


ACCOUNT DETAILS	
Account Name	DEPT OF ED/NELNET
Account #	900000XXXXXXXXXX
Original Creditor	
Company Sold	
Account Type	INSTALLMENT
Date Opened	Sep 06, 2012
Account Status!	Closed
Payment Status	Pays account as agreed
Status Updated	Jul 2020
Balance	\$0
Balance Updated	Jul 29, 2020
Original Balance	\$0
Monthly Payment	\$0
Past Due Amount	
Highest Balance	\$6,833
Terms	120 Months
Responsibility	Individual Account
Your Statement	

CONTACT INFORMATION

121 SOUTH 13TH ST LINCOLN, NE 68508 MAIL ONLY





Collections



JARED 312994XXXX



ACCOUNT DETAILS Account Name **JARED** 312994XXXX Account # **Original Creditor** Company Sold Account Type REVOLVING Date Opened Nov 25, 2011 Account Status! Closed Payment Status Pays account as agreed Status Updated Aug 2014 Balance **Balance Updated** Aug 20, 2014 \$1,500 Credit Limit Monthly Payment \$25 Past Due Amount **Highest Balance** \$461 Terms Responsibility Terminated Your Statement Comments

CREDIT USAGE



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

375 GHENT RD. AKRON, OH 44333-2668 MAIL ONLY



MISSOURI HIGHER EDUC 714603XXXXXXXXXXXX



	/14603XXX
ACCOUNT DETAILS	
Account Name	MISSOURI HIGHER EDUC
Account #	714603XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 26, 2003
Account Status!	Closed
Payment Status	Pays account as agreed
Status Updated	Nov 2013
Balance	\$0
Balance Updated	Nov 30, 2013
Original Balance	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,407
Terms	-
Responsibility	Individual Account
Your Statement	-
Comments	REFINANCED

CONTACT INFORMATION

633 SPIRIT DR CHESTERFIELD, MO 63005 (636) 733-3700



MISSOURI HIGHER EDUC 714603XXXXXXXXXXXX



	/14603XXX
ACCOUNT DETAILS	
Account Name	MISSOURI HIGHER EDUC
Account #	714603XXXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 26, 2003
Account Status!	Closed
Payment Status	Pays account as agreed
Status Updated	Nov 2013
Balance	\$0
Balance Updated	Nov 30, 2013
Original Balance	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,969
Terms	-
Responsibility	Individual Account
Your Statement	-
Comments	REFINANCED

CONTACT INFORMATION

633 SPIRIT DR CHESTERFIELD, MO 63005 (636) 733-3700



MISSOURI HIGHER EDUC 714603XXXXXXXXXXXXX



	714003////
ACCOUNT DETAILS	
Account Name	MISSOURI HIGHER EDUC
Account #	714603XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 10, 2003
Account Status!	Closed
Payment Status	Pays account as agreed
Status Updated	Nov 2013
Balance	\$0
Balance Updated	Nov 30, 2013
Original Balance	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,000
Terms	-
Responsibility	Individual Account
Your Statement	-
Comments	REFINANCED

CONTACT INFORMATION

633 SPIRIT DR CHESTERFIELD, MO 63005 (636) 733-3700



NAVY FEDERAL CU Closed 406095XXXXXXXXXXX **ACCOUNT DETAILS CREDIT USAGE** Account Name NAVY FEDERAL CU No Credit Usage You have no account balance. Account # 406095XXXXXXXXXXX 0% Keeping your account balances **Original Creditor** as low as possible can have a positive impact on your credit. Company Sold **CONTACT INFORMATION** Account Type REVOLVING Date Opened Mar 31, 2016 ONE SECURITY PLACE PO #161006 MERRIFIELD, VA 22119 Account Status! Closed (800) 336-3333 Payment Status Pays account as agreed **PAYMENT HISTORY** 2020 2019 2018 Status Updated May 2020 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Balance \$0 May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug **Balance Updated** May 21, 2020 Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec Credit Limit \$1,000 Monthly Payment \$0 2017 2016 Jan Feb Mar Apr Jan Feb Mar Apr Past Due Amount **Highest Balance** \$1,113 Sep Oct Nov Dec Sep Oct Nov Dec Terms Responsibility Individual Account Your Statement Comments ACCOUNT CLOSED BY CREDIT GRANTOR VARIABLE RATE



OMNI FINANCIAL OF NE -59093XXXXXXXXXXX



ACCOUNT DETAILS	
Account Name	OMNI FINANCIAL OF NE
Account #	-59093XXXXXXXXXXXX
Original Creditor	
Company Sold	
Account Type	INSTALLMENT
Date Opened	Jun 08, 2010
Account Status!	Closed
Payment Status	Pays account as agreed
Status Updated	May 2012
Balance	\$0
Balance Updated	May 17, 2012
Original Balance	\$0
Monthly Payment	
Past Due Amount	
Highest Balance	\$3,132
Terms	21 Months
Responsibility	Individual Accoun
Your Statement	

CONTACT INFORMATION

P.O. BOX 53628 OMNI FINANCIAL OF NEVADA, INC FAYETTEVILLE, NC 28305 MAIL ONLY



SALLIE MAE 934977XXXXXXXXXXXXXXXX



ACCOUNT DETAILS	
Account Name	SALLIE MAI
Account #	934977XXXXXXXXXXXXXXXXXX
Original Creditor	
Company Sold	
Account Type	INSTALLMENT
Date Opened	Sep 11, 2008
Account Status!	Closed
Payment Status	Pays account as agreed
Status Updated	Nov 2013
Balance	\$6
Balance Updated	Nov 30, 2013
Original Balance	\$6
Monthly Payment	
Past Due Amount	
Highest Balance	\$5,736
Terms	
Responsibility	Individual Accoun
Your Statement	

CONTACT INFORMATION

PO BOX 9500 PO# SMI-0000013421 WILKES-BARRE, PA 18773 MAIL ONLY



SALLIE MAE 934977XXXXXXXXXXXXXXXX



ACCOUNT DETAILS	
Account Name	SALLIE MAI
Account #	934977XXXXXXXXXXXXXXXXX
Original Creditor	
Company Sold	
Account Type	INSTALLMEN
Date Opened	Sep 11, 200
Account Status!	Close
Payment Status	Pays account as agree
Status Updated	Nov 201
Balance	\$
Balance Updated	Nov 30, 201
Original Balance	\$
Monthly Payment	
Past Due Amount	
Highest Balance	\$8,50
Terms	
Responsibility	Individual Accour
Your Statement	

CONTACT INFORMATION

PO BOX 9500 PO# SMI-0000013421 WILKES-BARRE, PA 18773 MAIL ONLY

Comments

Summary



U S DEPARTMENT OF ED 590936XXXX



U S DEPARTMENT OF ED
590936XXXX
INSTALLMENT
Feb 01, 2006
Closed
Pays account as agreed
Dec 2010
\$0
Dec 01, 2010
\$0
\$540
\$54,977
120 Months
Individual Account

CONTACT INFORMATION

PO BOX 7202 UTICA, NY 13504-7202 MAIL ONLY



Collections



Comments

NORTHCENTRAL UNIV 129085XX

ACCOUNT DETAILS	
Account Name	NORTHCENTRAL UNIV
Account #	129085XX
Original Creditor	NORTHCENTRAL UNIV
Company Sold	-
Account Type	COLLECTION
Date Opened	Oct 25, 2016
Account Status!	-
Payment Status	Unpaid
Status Updated	Oct 2020
Balance	\$2,673
Balance Updated	-
Original Balance	\$2,673
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	-
Responsibility	Individual Account
Your Statement	-

CONTACT INFORMATION

200 CROSS KEYS OFFICE PK FAIRPORT, NY 14450 (800) 724-7500

PAYMENT HISTORY

Summary Accounts Collections Inquiries Public Records Credit Score





PROGRESSIVE 825707XX

ACCOUNT DETAILS	
Account Name	PROGRESSIVE
Account #	825707XX
Original Creditor	PROGRESSIVE
Company Sold	-
Account Type	COLLECTION
Date Opened	Apr 22, 2020
Account Status!	-
Payment Status	Unpaid
Status Updated	Oct 2020
Balance	\$293
Balance Updated	-
Original Balance	\$293
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	-
Responsibility	Individual Account
Your Statement	-
Comments	-

CONTACT INFORMATION

725 CANTON STREET NEWTON, MA 02062 (603) 570-4784



Inquiries

Q AVANTUS, LLC	
Inquiry Date	Aug 31, 2020
Removal Date	Sep 2022
Business Type	Miscellaneous reptg. agencies
Contact Information	None provided

Q CREDCO	
Inquiry Date	Jul 18, 2020
Removal Date	Aug 2022
Business Type	Miscellaneous reptg. agencies
Contact Information	None provided

Q AVANTUS, LLC	
Inquiry Date	Jul 13, 2020
Removal Date	Aug 2022
Business Type	Miscellaneous reptg. agencies
Contact Information	None provided

Q DIGITAL FEDERAL CRED	
Inquiry Date	Jul 31, 2020
Removal Date	Aug 2022
Business Type	Credit unions
Contact Information	None provided

Q CIC CREDIT	
Inquiry Date	Jul 17, 2020
Removal Date	Aug 2022
Business Type	Miscellaneous reptg. agencies
Contact Information	None provided

Q AVANTUS, LLC	
Inquiry Date	Apr 13, 2020
Removal Date	May 2022
Business Type	Miscellaneous reptg. agencies
Contact Information	None provided

Summary Accounts Collections Inquiries Public Records Credit Score



Q CAPITAL ONE BANK U	SA
Inquiry Date	Jan 13, 2020
Removal Date	Feb 2022
Business Type	All banks
Contact Information	15000 CAPITAL ONE DRIVE PO# US364401 RICHMOND, VA 23238 MAIL ONLY

Q CBNA	
Inquiry Date	Jan 13, 2020
Removal Date	Feb 2022
Business Type	National credit card cos.
Contact Information	None provided

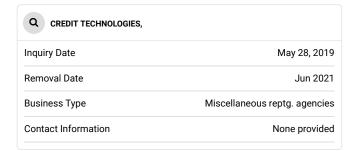
Q AMERICREDIT FINANCIA	
Inquiry Date	Jul 8, 2019
Removal Date	Aug 2021
Business Type	Auto financing
Contact Information	200 BAILEY AVE
	FORT WORTH, TX 76107
	(817) 302-7424

Q FIRST INVESTORS FIN	
Inquiry Date	Jul 8, 2019
Removal Date	Aug 2021
Business Type	Auto financing
Contact Information	5757 WOODWAY DRIVE SUITE 400
	HOUSTON, TX 77057
	(713) 273-5236

Q ENTERPRISE LEASING C	
Inquiry Date	Jul 8, 2019
Removal Date	Aug 2021
Business Type	Miscellaneous
Contact Information	5505 E. COLONIAL DRIVE ORLANDO, FL 32807 (407) 281-8888

Q CAPITAL ONE	
Inquiry Date	Jun 26, 2019
Removal Date	Jul 2021
Business Type	Auto financing
Contact Information	15000 CAPITAL ONE DRIVE PO USBNK419565 RICHMOND, VA 23238 MAIL ONLY





Q JPMCB - CARD SERVICE	
Inquiry Date	May 18, 2019
Removal Date	Jun 2021
Business Type	National credit card cos.
Contact Information	None provided

Q JPMCB - CARD SERVICE	
Inquiry Date	Feb 21, 2019
Removal Date	Mar 2021
Business Type	National credit card cos.
Contact Information	None provided



Public Records

No public records

Summary Accounts Collections Inquiries Public Records Credit Score



Credit Score



Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

What's helping your score?



Long Credit History

You have an established credit history.

Your oldest account was opened

17 Years, 4 Months ago

FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

FICO High Achievers opened their oldest account 25 years ago, on average.

What's hurting your score?



Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator

3 accounts

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

About 1% of FICO High Achievers have a 60 days late payment or worse listed on their credit report.



Recent Collection And/Or PR

You have a recent public record and/or collection on your credit report.

Your most recent collection occurred

7 Months ago

The recency of a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. Note, satisfying the public record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported. As these items age, they have less impact on a FICO® Score. Most public records and collections stay on your report for no more than seven years though there are certain items that could remain longer.

Virtually no FICO High Achievers have a public record or collection listed on their credit report.



Not Using Revolving Credit

There are no recent balances on your revolving and/or open-ended accounts.

Your credit report shows no recent balances on your revolving and/or open-ended accounts. People with low balances on their revolving and/or open-ended accounts may represent lower risk to lenders than those with no revolving/open-ended balances.

Summary Accounts Collections Inquiries Public Records Credit Score



Credit Score

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?



Loan Balances

The remaining balance on your mortgage or non-mortgage installment loans is too high.

Percentage of principal you have paid down on your open non-mortgage installment loans

42%

FICO® Scores weigh the balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score. Note, consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.

PRADELYNE DORCEUS - Equifax Date of Report: Oct 22, 2020



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.