View report from

Nov 28, 2020



STEPHANIE L MORFFI

497

Calculated using VantageScore 3.0 Provided by TransUnion

Personal Information

NAMES REPORTED
STEPHANIE L MORFFI
S MORFFI

EMPLOYMENT INFO
TOUCHDOLLS

ATTORNEY SERVICES

ADDRESSES REPORTED

- 1837 SW 5TH ST MIAMI, FL 33135
- 619 SW 2ND ST 23 MIAMI, FL 33130
- 209 NW 46TH AV MIAMI, FL 33126

Accounts

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

See an error?

You can submit a dispute without leaving Credit Karma. Look for Direct Dispute $^{\text{\tiny M}}$ in the details of the account.

AUTO LOANS

CONSUMER FINANCIAL SERVI

\$5,982.00

Reported: Oct. 31, 2020

Needs Attention

Overview

You have 100% left to pay on this loan.

Balance \$5982	Highest Balance \$5982
Monthly payment	\$323
Opened	Nov. 25, 2019 (1 yr)
Term	24 months

Payment History

You've made 55% of payments for this account on time.

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D	
2020	✓	✓	×	✓	×	✓	×	×	×				
2019											✓	✓	
Last p	ayment										Aug. 2'	7, 2020	
Current Payment Status										120-	149 Da <u>y</u>	ys Late	
Worst Payment Status									120-149 Days I				

Account Details

Account status	Open
Туре	Auto Loan
Responsibility	Joint
Remarks	No Info
Times 30/60/90 days late	2/0/3
Closed	No Info

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

CONSUMER FINANCIAL SERVI 7980 PINES BLVD PEMBROKE PINES, FL 33024

(954) 989-1818

VEHICLE SOLUTIONS CORP

\$11,829.00

Reported: Aug. 02, 2020

Needs Attention

Overview

You have 71% left to pay on this loan.

Balance \$11829	Highest Balance \$16563
Monthly payment	\$458
Opened	Mar. 03, 2018 (2 yrs, 8 mos)
Term	60 months

Payment History

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

	J	F	Μ	Α	М	J	J	Α	S	0	Ν	D	
2020	✓	×		✓	✓	✓	×						
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2018									✓	✓	✓	✓	
Last pa	ayment	t									Jul. 1	7, 2020	
Curren	Current Payment Status									60	-89 Da	ys Late	
Worst Payment Status								60-89 Days Lat					

Account Details

Account status	Open
Туре	Auto Loan
Responsibility	Joint
Remarks	No Info
Times 30/60/90 days late	2/0/0
Closed	No Info

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

VEHICLE SOLUTIONS CORP 104 CRANDON BLVD SUITE 400 KEY BISCAYNE, FL 33149

(786) 615-3937

CONSUMER FINANCIAL SERVI

\$0.00

Reported: Nov. 25, 2019

Closed

Overview

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$6150
Monthly payment	\$0
Opened	Jan. 26, 2019 (1 yr, 10 mos)
Term	24 months

Payment History

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

	J	F	М	Α	М	J	J	Α	S	Ο	Ν	D
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Last pa	ayment	:									Nov. 2	5, 2019
Current Payment Status											(Current
Worst	Payme	nt Stat	us								(Current

Account Details

Account status	Closed
Туре	Auto Loan
Responsibility	Joint
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Nov. 25, 2019

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

CONSUMER FINANCIAL SERVI 7980 PINES BLVD PEMBROKE PINES, FL 33024

(954) 989-1818

CONSUMER FINANCIAL SERVI Reported: Jan. 26, 2019

\$0.00 Closed

Overview

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$8134
Monthly payment	\$0
Opened	Jan. 09, 2017 (3 yrs, 10 mos)
Term	36 months

Payment History

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

	J	F	M	Α	M	J	J	Α	S	0	Ν	D
2018	✓	✓										
2017	✓	✓	✓	✓	✓	✓						
Last pa	ayment	t									Jan. 2	6, 2019
Curren	t Paym	nent Sta	atus								(Current
Worst	Payme	nt Stat	us						(Current		

Account Details

Account status	Closed
Туре	Auto Loan
Responsibility	Joint
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Jan. 26, 2019

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

CONSUMER FINANCIAL SERVI 7980 PINES BLVD PEMBROKE PINES, FL 33024

(954) 989-1818

CONSUMER FINANCIAL SERVI

Reported: Jan. 26, 2019

\$0.00 Closed

Overview

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$1727
Monthly payment	\$0
Opened	Apr. 14, 2018 (2 yrs, 7 mos)
Term	14 months

Payment History

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

	J	F	M	Α	М	J	J	Α	S	0	Ν	D
2018				✓	✓	✓	✓	✓	✓	✓	✓	✓
Last pa	ayment										Jan. 2	6, 2019
Curren	t Paym	ent St	atus								(Current
Worst	Payme	nt Stat	us								(Current

Account Details

Account status	Closed
Туре	Auto Loan
Responsibility	Joint
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Jan. 26, 2019

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

CONSUMER FINANCIAL SERVI 7980 PINES BLVD PEMBROKE PINES, FL 33024

(954) 989-1818

Hide closed (3)

CREDIT CARDS

FIRST PREMIER BANK

Reported: Nov. 08, 2020

\$417.00 Closed

Overview

You're currently using 139% of your account's limit.

Balance \$417	Credit limit \$300
Monthly payment	\$0
Opened	Jul. 23, 2015 (5 yrs, 4 mos)

Payment History

Last payment	May 13, 2016
Current Payment Status	In Collections/ChargeOff
Amount past due	\$417
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt
	Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Aug. 29, 2016

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

FIRST PREMIER BANK 3820 N LOUISE AVE SIOUX FALLS, SD 57107

(800) 987-5521

TBOM/CONTFINReported: Feb. 10, 2017

\$0.00

Closed

Overview

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

Balance \$0	Credit limit \$500
Monthly payment	\$0
Opened	Sep. 10, 2015 (5 yrs, 2 mos)

Payment History

Last payment	May 20, 2016
Current Payment Status	In Collections/ChargeOff
Amount past due	\$0
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Oct. 31, 2016

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

TBOM/CONTFIN POB 8099 NEWARK, DE 19714

(866) 449-4514

WEBBANK/FINGERHUT

Reported: Jan. 11, 2017

\$0.00 Closed

Overview

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

Balance \$0	Credit limit \$700
Monthly payment	\$0
Opened	Dec. 04, 2015 (4 yrs, 11 mos)

Payment History

Last payment	May 13, 2016
Current Payment Status	In Collections/ChargeOff
Amount past due	\$0
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Charge account
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Dec. 09, 2016

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

WEBBANK/FINGERHUT 6250 RIDGEWOOD ROAD SAINT CLOUD, MN 56303

(866) 734-0342

THE BANK OF MISSOURI - T

Reported: Oct. 31, 2016

\$0.00 Closed

Overview

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

Balance \$0	Credit limit \$300
Monthly payment	\$0
Opened	Jun. 11, 2015 (5 yrs, 5 mos)

Payment History

Last payment	May 13, 2016
Current Payment Status	In Collections/ChargeOff
Amount past due	\$0

Worst Payment Status

No Info

Account Details

Account status	Derogatory
Туре	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Aug. 23, 2016

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

THE BANK OF MISSOURI - T PO BOX 85710 SIOUX FALLS, SD 57118

(844) 548-9721

CONTINENTAL FIN CO

Reported: Feb. 26, 2016

\$0.00 Closed

Overview

You're currently using ${\bf 0}\%$ of your account's limit.

Balance \$0	Credit limit \$500
Monthly payment	\$0
Opened	Sep. 23, 2015 (5 yrs, 2 mos)

Payment History

Last payment	Oct. 23, 2015
Current Payment Status	In Collections/ChargeOff
Amount past due	\$0
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Dec. 31, 2015

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

CONTINENTAL FIN CO 4550 NEW LINDEN HILL ROAD WILMINGTON, DE 19808

(866) 449-4514

OTHER LOANS

MONEYLION INC

\$619.00

Reported: Nov. 17, 2020

In good standing

Overview

You have 62% left to pay on this loan.

Balance \$619	Highest Balance \$1000
Monthly payment	\$96
Opened	May 14, 2020 (6 mos)
Term	12 months

Payment History

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

2020	J	F	М	А	М	J ✓	J ✓	A ✓	S ✓	0 ✓	N	D
Last pa	ayment											No Info
Curren	t Paym	ent Sta	atus									Current
Worst I	Paymer	ıt Stat	us									Current
Accou	nt Deta	ils										
Accour	nt statu	S										Open
Туре										Pai	tially	secured
Respor	nsibility	,									Inc	dividual

See an error?

Remarks

Closed

DIRECT DISPUTE™

Times 30/60/90 days late

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

DISPUTE AN ERROR

No Info

0/0/0

No Info

Creditor Information

MONEYLION INC PO BOX 1547 SANDY, UT 84091

(888) 659-8244

MONEYLION INC

\$0.00 Closed

Reported: May 16, 2020

Overview

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$500
Monthly payment	\$0
Opened	Sep. 30, 2019 (1 yr, 2 mos)
Term	12 months

Payment History

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

	J	F	Μ	Α	Μ	J	J	Α	S	0	Ν	D
2020	✓	✓	✓	✓								
2019										✓	✓	✓
Last p	ayment	t									May 1	6, 2020
Current Payment Status											(Current
Worst	Payme	nt Stat	us								(Current

Account Details

Account status	Closed
Туре	Unsecured loan
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	May 16, 2020

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

MONEYLION INC PO BOX 1547 SANDY, UT 84091

(888) 659-8244

A Hide closed (1)

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 TransUnion report.

SYNCB/PAYPAL

Bank (866) 528-3733

Inquiry: May 17, 2020

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/PAYPAL PO BOX 5138 TIMONIUM, MD 21094 (866) 528-3733

SYNCB/CARE CREDIT

Inquiry: May 17, 2020

Finance/Personal (800) 924-2927

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/CARE CREDIT PO BOX 8726 DAYTON, OH 45401 (800) 924-2927

SYNCB/AMAZON

Inquiry: Dec. 15, 2019

Bank

(866) 634-8379

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/AMAZON PO BOX 965015 ORLANDO, FL 32896 (866) 634-8379

SYNOVUS/TCI-FIRST DIGITA

Inquiry: Dec. 15, 2019

Finance/Personal (877) 259-3755

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNOVUS/TCI-FIRST DIGITA PO BOX 85650 SIOUX FALLS, SD 57118 (877) 259-3755

SYNCB/OLD NAVY

Inquiry: Dec. 06, 2019

Travel/Entertainment (877) 222-6868

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/OLD NAVY PO BOX 965005 ORLANDO, FL 32896 (877) 222-6868

FIRST SAV BANK/BLAZE

Inquiry: Nov. 27, 2019

Bank (605) 782-3474

See an error?

Find out how to dispute a hard inquiry

Institution Information

FIRST SAV BANK/BLAZE 500 EAST 60TH ST N SIOUX FALLS, SD 57104 (605) 782-3474

CAPITAL ONE NA

Inquiry: Nov. 04, 2019

Bank (800) 955-7070

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE NA 15000 CAPITAL ONE US364412 RICHMOND, VA 23238 (800) 955-7070

BOM/TCI 1STACCESS

Inquiry: Oct. 24, 2019

Finance/Personal (877) 259-3755

See an error?

Find out how to dispute a hard inquiry

Institution Information

BOM/TCI 1STACCESS PO BOX 89028 SIOUX FALLS, SD 57109 (877) 259-3755

FLAGSHIP CREDIT ACCEPTAN

Inquiry: Oct. 05, 2019

Finance/Personal (800) 707-0114

See an error?

Find out how to dispute a hard inquiry

Institution Information

FLAGSHIP CREDIT ACCEPTAN PO BOX 3807 COPPELL, TX 75019 (800) 707-0114

WELLS FARGO EFS

Inquiry: Jun. 04, 2019

Bank

(800) 658-3567

See an error?

Find out how to dispute a hard inquiry

Institution Information

WELLS FARGO EFS PO BOX 84712 SIOUX FALLS, SD 57117 (800) 658-3567

TBOM/CONTFIN

Bank

Inquiry: May 06, 2019

(866) 449-4514

See an error?

Find out how to dispute a hard inquiry

Institution Information

TBOM/CONTFIN
4550 NEW LINDEN HI 4RTH FLOOR SUITE 4
WILMINGTON, DE
19808
(866) 449-4514

SYNCB

Inquiry: Apr. 18, 2019

Travel/Entertainment (866) 419-4096

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB C/O PO BOX 965037 ORLANDO, FL 32896 (866) 419-4096

CAPITAL ONE AUTO FINANCE

Inquiry: Apr. 16, 2019

Finance/Personal (800) 946-0332

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE AUTO FINANCE 3905 N DALLAS PARK PLANO, TX 75093 (800) 946-0332

CBC/AUTO TRUST USA

Inquiry: Apr. 15, 2019

Automotive (786) 657-2857

See an error?

Find out how to dispute a hard inquiry

Institution Information

CBC/AUTO TRUST USA 18900 NW 2 AVE MIAMI GARDENS, FL 33169 (786) 657-2857

SYNCB/OLD NAVY

Inquiry: Mar. 09, 2019

Travel/Entertainment (877) 222-6868

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/OLD NAVY PO BOX 965005 ORLANDO, FL 32896 (877) 222-6868

TBOM/CONTFIN

Bank

(866) 449-4514

Inquiry: Mar. 07, 2019

See an error?

Find out how to dispute a hard inquiry

Institution Information

TBOM/CONTFIN
4550 NEW LINDEN HI 4RTH FLOOR SUITE 4
WILMINGTON, DE
19808
(866) 449-4514

SYNCB

Inquiry: Feb. 07, 2019

Travel/Entertainment (866) 419-4096

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB C/O PO BOX 965037 ORLANDO, FL 32896 (866) 419-4096

Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

SOUTHWEST CREDIT SYSTEMS

\$1,555.00

Reported: Nov. 23, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$1555	Highest Balance \$1414
Opened	Jul. 22, 2020 (4 mos)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	11 T MOBILE
Closed	No Info

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

SOUTHWEST CREDIT SYSTEMS 4120 INTERNATIONAL PARKWAY SUITE 1100 CARROLLTON, TX 75007

(844) 551-7928

THE BUREAUS \$730.00

Reported: Nov. 22, 2020 Needs Attention

Overview

You have 100% left to pay on this collection.

Balance Highest Balance \$730

Opened	Jan. 23, 2017 (3 yrs, 10 mos)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	01 CAPITAL ONE N A
Closed	No Info

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

THE BUREAUS 650 DUNDEE ROAD SUITE 370 NORTHBROOK, IL 60062

(800) 708-7071

I C SYSTEM

\$352.00

Reported: Nov. 22, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Highest Balance \$352	Balance \$352
Jun. 22, 2020 (5 mos)	Opened
Open	Account status
Collection Account	Туре
Individual	Responsibility
Affected by natural disaster	Remarks
10 FLORIDA POWER AND LIGHT	Original Creditor Name
No Info	Closed

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

I C SYSTEM PO BOX 64378 SAINT PAUL, MN 55164

(888) 735-0516

NCA

\$528.00

Reported: Nov. 15, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$528	Highest Balance \$528	
Opened	Aug. 14, 2020 (3 mos)	
Account status	Open	
Туре	Collection Account	
Responsibility	Individual	
Remarks	Placed for collection	
Original Creditor Name	01 MID AMERICA BANK AND TRUST TOT	
Closed	No Info	

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

NCA P.O. BOX 550 327 WEST FOURTH STREET HUTCHINSON, KS 67504

(866) 964-5259

NCA

Reported: Nov. 15, 2020

\$441.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$441	Highest Balance \$441
Opened	Aug. 14, 2020 (3 mos)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	01 MID AMERICA BANK AND TRUST TOT
Closed	No Info

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

NCA

P.O. BOX 550 327 WEST FOURTH STREET HUTCHINSON, KS 67504

(866) 964-5259

AFNI \$3,314.00

Reported: Nov. 08, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$3314	Highest Balance \$3314
Opened	Jul. 20, 2020 (4 mos)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	11 AT T
Closed	No Info

See an error?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

AFNI PO BOX 3097 BLOOMINGTON, IL 61702

(800) 371-3645

MONTEREY COLL SVC

\$5,930.00

Reported: Oct. 31, 2020

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance \$5930	Highest Balance \$5881
Opened	Aug. 16, 2019 (1 yr, 3 mos)
Account status	Open
Туре	Collection Account
Responsibility	Individual
Remarks	Dispute resolved; customer disagrees
Original Creditor Name	12 NEXTEP FUNDING
Closed	No Info

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

MONTEREY COLL SVC 4095 AVENIDA DE LA PLAYA OCEANSIDE, CA 92056

(800) 456-2225

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. 28, 2020, you have no public records on your report.

OpenSky® Secured Credit Visa® Card





Credit Karma's take for this offer

EXCELLENT APPROVAL ODDS



MIN. DEPOSIT	REGULAR PURCHASE APR	ANNUAL FEE
\$200 Refundable	17.39%* Variable	\$35

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