

View report from

Nov 26, 2020



KEICA R GIST

576

Calculated using VantageScore 3.0

Provided by TransUnion

Personal Information

NAMES REPORTED

KEICA R GIST

WILLIAMS,KEICA,R

WILLIAMS,KIECA,R

WILL KEICA

EMPLOYMENT INFO

HAIR & BASKETS

ADDRESSES REPORTED

📍 5601 EDENFIELD RD 706
JACKSONVILLE, FL
32277

📍 5800 W UNIVERSITY BV 353
JACKSONVILLE, FL
32216

📍 2755 MYRA ST D
JACKSONVILLE, FL
32205

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™ in the details of the account.

AUTO LOANS

MID ATLANTIC FINANCE CO

Reported: Jun. 22, 2016

\$0.00

Closed

-

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$10226
Monthly payment	\$0
Opened	Sep. 05, 2013 (7 yrs, 2 mos)
Term	42 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
2016	✓	✓	✓	✓	✓							
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Last payment	Jun. 22, 2016											
Current Payment Status	Current											
Worst Payment Status	Current											

Account Details

Account status	Closed
Type	Auto Loan
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Jun. 22, 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

MID ATLANTIC FINANCE CO
15201 ROOSEVELT BLVD SUITE 104
CLEARWATER, FL 33762

(800) 793-9661

CREDIT CARDS

FIRST PREMIER BANK

Reported: Nov. 08, 2020

\$427.00

Closed



Overview

You're currently using **142%** of your account's limit.

Balance	Credit limit
\$427	\$300
Monthly payment	\$0
Opened	Aug. 05, 2015 (5 yrs, 3 mos)

Payment History

Last payment	Sep. 29, 2015
Current Payment Status	In Collections/ChargeOff
Amount past due	\$427
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	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	Jan. 08, 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

FIRST PREMIER BANK

Reported: Nov. 08, 2020

\$382.00

Closed

-

Overview

You're currently using **127%** of your account's limit.

Balance	Credit limit
\$382	\$300
Monthly payment	\$0
Opened	Sep. 14, 2019 (1 yr, 2 mos)

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff

Amount past due	\$382
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	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	Dec. 30, 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

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

(800) 987-5521

Reported: Sep. 28, 2016

Closed

Overview

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

Balance	Credit limit
\$0	\$400
Monthly payment	\$0
Opened	Sep. 09, 2015 (5 yrs, 2 mos)

Payment History

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

Account Details

Account status	Derogatory
Type	Charge account
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Jul. 26, 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

CREDIT ONE BANK

Reported: Sep. 09, 2016

\$0.00
Closed -

Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	\$0
Opened	Sep. 15, 2015 (5 yrs, 2 mos)

Payment History

Last payment	Nov. 25, 2015
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Current Payment Status	In Collections/ChargeOff
Amount past due	\$0
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Apr. 20, 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**

CREDIT ONE BANK
PO BOX 98872
LAS VEGAS, NV 89193

(877) 825-3242



CONTINENTAL FIN CO

Reported: Jun. 02, 2016

\$0.00**Closed****Overview**You're currently using **0%** of your account's limit.

Balance	Credit limit
\$0	\$500
Monthly payment	\$0
Opened	Aug. 30, 2015 (5 yrs, 3 mos)

Payment History

Last payment	Oct. 30, 2015
Current Payment Status	In Collections/ChargeOff
Amount past due	\$0
Worst Payment Status	No Info

Account Details

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

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

(866) 449-4514

THE BANK OF MISSOURI - T

Reported: May 31, 2016

\$435.00

Closed

-

Overview

You're currently using **145%** of your account's limit.

Balance	Credit limit
\$435	\$300
Monthly payment	\$0
Opened	Sep. 22, 2015 (5 yrs, 2 mos)

Payment History

Last payment	Nov. 25, 2015
Current Payment Status	In Collections/ChargeOff
Amount past due	\$222
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	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	Feb. 04, 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

OTHER LOANS

SUNRISE BANK SELF LENDER

Reported: Oct. 31, 2020

\$562.00

In good standing

Overview

You have **78%** left to pay on this loan.

Balance	Highest Balance
\$562	\$724
Monthly payment	\$35
Opened	Apr. 07, 2020 (7 mos)
Term	24 months

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2020				✓	✓	✓	✓	✓	✓			

Last payment	Oct. 07, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Open
Type	Secured loan
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
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

SUNRISE BANK SELF LENDER
5105 S CROSSING PLACE SUITE 1
SIOUX FALLS, SD 57108

(605) 250-2620

STUDENT LOANS

ASCENDIUM EDUCATION
Reported: Nov. 01, 2020

\$1,723.00
Needs Attention

Overview

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

Balance	Highest Balance
\$1723	\$1402
Monthly payment	\$0
Opened	Jan. 21, 2019 (1 yr, 10 mos)
Term	0 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Affected by natural disaster
Times 30/60/90 days late	0/0/0
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

ASCENDIUM EDUCATION
111000 USA PRKWY
FISHERS, IN 46037

(800) 331-2314

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$10,982.00

Closed

Overview

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

Balance	Highest Balance
\$10982	\$6000
Monthly payment	\$0
Opened	Aug. 18, 2010 (10 yrs, 3 mos)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$5,187.00

Closed

Overview

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

Balance	Highest Balance
\$5187	\$3500
Monthly payment	\$0
Opened	Nov. 20, 2009 (11 yrs)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$4,804.00

Closed



Overview

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

Balance	Highest Balance
\$4804	\$3500
Monthly payment	\$0
Opened	Aug. 18, 2010 (10 yrs, 3 mos)
Term	36 months

Payment History

Last payment	No Info
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Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$6,637.00

Closed

-



Overview

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

Balance	Highest Balance
\$6637	\$3946
Monthly payment	\$0
Opened	Jan. 25, 2012 (8 yrs, 10 mos)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$4,672.00

Closed



Overview

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

Balance	Highest Balance
\$4672	\$3666
Monthly payment	\$0
Opened	Jan. 25, 2012 (8 yrs, 10 mos)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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**

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$2,031.00**Closed****Overview**You have **100%** left to pay on this student loan.

Balance	Highest Balance
\$2031	\$1371
Monthly payment	\$0
Opened	Jul. 17, 2009 (11 yrs, 4 mos)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$6,178.00

Closed



Overview

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

Balance	Highest Balance
\$6178	\$4500
Monthly payment	\$0
Opened	Apr. 07, 2011 (9 yrs, 7 mos)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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**

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$5,384.00

Closed

Overview

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

Balance	Highest Balance
\$5384	\$3565
Monthly payment	\$0
Opened	Oct. 15, 2008 (12 yrs, 1 mo)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$1,146.00

Closed

Overview

You have **76%** left to pay on this student loan.

Balance	Highest Balance
\$1146	\$1500
Monthly payment	\$0
Opened	Nov. 17, 2008 (12 yrs)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$11,797.00

Closed

Overview

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

Balance	Highest Balance
\$11797	\$5789
Monthly payment	\$0
Opened	Oct. 15, 2008 (12 yrs, 1 mo)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$1,974.00

Closed

Overview

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

Balance	Highest Balance
\$1974	\$1126
Monthly payment	\$0
Opened	Apr. 28, 2011 (9 yrs, 7 mos)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION

Reported: Nov. 08, 2020

\$8,553.00

Closed



Overview

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

Balance	Highest Balance
\$8553	\$4874
Monthly payment	\$0
Opened	Apr. 07, 2011 (9 yrs, 7 mos)
Term	36 months

Payment History

Last payment	No Info
--------------	---------

Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

US DEPT OF EDUCATION
Reported: Nov. 08, 2020

\$11,499.00
Closed -



Overview

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

Balance	Highest Balance
\$11499	\$6000
Monthly payment	\$0
Opened	Nov. 20, 2009 (11 yrs)
Term	36 months

Payment History

Last payment	No Info
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Educational
Responsibility	Individual
Remarks	Collection Account Student loan permanently assigned to government
Times 30/60/90 days late	0/0/0
Closed	May 05, 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

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

(800) 621-3115

NAVIENT

Reported: Jan. 29, 2019

\$0.00

Closed

-

Overview

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

Balance	Highest Balance
\$0	\$1750
Monthly payment	\$0
Opened	Apr. 08, 2008 (12 yrs, 7 mos)
Term	19 months

Payment History

You've made **75%** 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 120-149 Days Late

Worst Payment Status 120-149 Days Late

Account Details

Account status Transferred

Type Educational

Responsibility Individual

Remarks Transferred to another lender

Times 30/60/90 days late 0/0/12

Closed Jan. 29, 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

NAVIENT
PO BOX 9500
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 16, 2019

\$0.00

Closed

Overview

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

Balance

\$0

Highest Balance

\$1371

Monthly payment

\$0

Opened

Jul. 17, 2009 (11 yrs, 4 mos)

Term

120 months

Payment History

You've made **75%** 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

120-149 Days Late

Worst Payment Status

120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/12
Closed	Jan. 16, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 16, 2019

\$0.00

Closed

-

Overview

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

Balance	Highest Balance
\$0	\$3500
Monthly payment	\$0
Opened	Nov. 20, 2009 (11 yrs)
Term	120 months

Payment History

You've made **75%** 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	120-149 Days Late
Worst Payment Status	120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/12
Closed	Jan. 16, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 16, 2019

\$0.00

Closed



Overview

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

Balance	Highest Balance
\$0	\$6000
Monthly payment	\$0
Opened	Nov. 20, 2009 (11 yrs)
Term	120 months

Payment History

You've made **75%** 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	120-149 Days Late
Worst Payment Status	120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/12
Closed	Jan. 16, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 16, 2019

\$0.00

Closed



Overview

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

Balance	Highest Balance
\$0	\$6000
Monthly payment	\$0
Opened	Aug. 18, 2010 (10 yrs, 3 mos)
Term	120 months

Payment History

You've made **75%** 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 120-149 Days Late

Worst Payment Status 120-149 Days Late

Account Details

Account status Transferred

Type Educational

Responsibility Individual

Remarks Account closed due to transfer

Times 30/60/90 days late 0/0/12

Closed Jan. 16, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 16, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$4874
Monthly payment	\$0
Opened	Apr. 07, 2011 (9 yrs, 7 mos)
Term	120 months

Payment History

You’ve made 75% of payments for this account on time.

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

Last paymentNo Info

Current Payment Status120-149 Days Late

Worst Payment Status

120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/12
Closed	Jan. 16, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 16, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$3946
Monthly payment	\$0
Opened	Jan. 25, 2012 (8 yrs, 10 mos)
Term	120 months

Payment History

You've made **75%** 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	120-149 Days Late
Worst Payment Status	120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/12
Closed	Jan. 16, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 16, 2019

\$0.00

Closed



Overview

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

Balance	Highest Balance
\$0	\$3500
Monthly payment	\$0
Opened	Aug. 18, 2010 (10 yrs, 3 mos)
Term	120 months

Payment History

You've made **75%** 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	120-149 Days Late
Worst Payment Status	120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/12
Closed	Jan. 16, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 16, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$4500
Monthly payment	\$0
Opened	Apr. 07, 2011 (9 yrs, 7 mos)
Term	120 months

Payment History

You've made **75%** 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 120-149 Days Late

Worst Payment Status 120-149 Days Late

Account Details

Account status Transferred

Type Educational

Responsibility Individual

Remarks Account closed due to transfer

Times 30/60/90 days late 0/0/12

Closed Jan. 16, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 16, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$1126
Monthly payment	\$0
Opened	Apr. 28, 2011 (9 yrs, 7 mos)
Term	120 months

Payment History

You’ve made 75% of payments for this account on time.

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

Last paymentNo Info

Current Payment Status120-149 Days Late

Worst Payment Status

120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/12
Closed	Jan. 16, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 16, 2019

\$0.00

Closed

-

Overview

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

Balance	Highest Balance
\$0	\$3666
Monthly payment	\$0
Opened	Jan. 25, 2012 (8 yrs, 10 mos)
Term	120 months

Payment History

You've made **75%** 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	120-149 Days Late
Worst Payment Status	120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/12
Closed	Jan. 16, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 11, 2019

\$0.00

Closed



Overview

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

Balance	Highest Balance
\$0	\$1500
Monthly payment	\$0
Opened	Jan. 21, 2009 (11 yrs, 10 mos)
Term	120 months

Payment History

You've made **75%** 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	120-149 Days Late
Worst Payment Status	120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/12
Closed	Jan. 11, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 11, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$5789
Monthly payment	\$0
Opened	Oct. 20, 2008 (12 yrs, 1 mo)
Term	120 months

Payment History

You've made **75%** 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 120-149 Days Late

Worst Payment Status 120-149 Days Late

Account Details

Account status Transferred

Type Educational

Responsibility Individual

Remarks Account closed due to transfer

Times 30/60/90 days late 0/0/12

Closed Jan. 11, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED/NAVIENT

Reported: Jan. 11, 2019

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$3565
Monthly payment	\$0
Opened	Oct. 20, 2008 (12 yrs, 1 mo)
Term	120 months

Payment History

You’ve made 75% of payments for this account on time.

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

Last paymentNo Info

Current Payment Status120-149 Days Late

Worst Payment Status

120-149 Days Late

Account Details

Account status	Transferred
Type	Educational
Responsibility	Individual
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/12
Closed	Jan. 11, 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

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

^

Hide closed (27)

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.

CONTINENTAL FIN CO

Inquiry: Oct. 02, 2019

Finance/Personal

(866) 449-4514

See an error?

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

Institution Information

CONTINENTAL FIN CO
4550 NEW LINDEN HI 4RTH FLOOR SUITE 4
WILMINGTON, DE
19808
[\(866\) 449-4514](#)

BOM/TCI 1STACCESS

Inquiry: Sep. 06, 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

BOM/TCI-TOTAL VISA

Inquiry: Mar. 13, 2019

Finance/Personal

(888) 257-1159

See an error?

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

Institution Information

BOM/TCI-TOTAL VISA
PO BOX 85710
SIOUX FALLS, SD
57108
(888) 257-1159

CFNA

Inquiry: Feb. 25, 2019

Travel/Entertainment

(216) 362-3479

See an error?

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

Institution Information

CFNA
PO BOX 81315
CLEVELAND, OH
44181
(216) 362-3479

CONTINENTAL FINANCE CO

Inquiry: Dec. 06, 2018

Finance/Personal

(866) 449-4514

-

See an error?

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

Institution Information

CONTINENTAL FINANCE CO
4550 NEW LINDEN HI 4TH FLOOR SUITE 40
WILMINGTON, DE
19808
[\(866\) 449-4514](#)

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.

HUNTER WARFIELD INC

Reported: Nov. 15, 2020

\$516.00

Needs Attention

-

Overview

You have **100%** left to pay on this collection.

Balance	Highest Balance
\$516	\$449

Opened	Aug. 31, 2017 (3 yrs, 2 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Account information disputed by consumer, meets FCRA requirements
Original Creditor Name	09 GRANDE POINTE
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

HUNTER WARFIELD INC
4620 WOODLAND CORPORATE BLVD
TAMPA, FL 33614

(866) 494-9902

ACCOUNT RESOLUTION SERVI

Reported: Oct. 03, 2020

\$1,039.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	Highest Balance
\$1039	\$1039
Opened	May 21, 2019 (1 yr, 6 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Account information disputed by consumer, meets FCRA requirements
Original Creditor Name	PARAGON EMER SVC
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

ACCOUNT RESOLUTION SERVI
1643 NW 136TH AVE BUILDING H SUITE 100
SUNRISE, FL 33323

(954) 321-5957

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. 26, 2020, you have no public records on your report.

OpenSky® Secured Credit Visa® Card



1118 Reviews

Credit Karma's take for this offer

EXCELLENT APPROVAL ODDS



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

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