



Credit Report Prepared For:

KEICA GIST

Experian Report As Of: Nov 14, 2020

Personal & Confidential



Account Summary

My Accounts Summary	
Open Credit Cards	0
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	1
Total Open Accounts	1
Accounts Ever Late	19
Collections Accounts	3
Average Account Age	8 yrs 1 mo
Oldest Account	12 yrs 7 mos

My Hard Credit Inquiries	
5	

My Overall Credit Usage	
<div><div>0%</div></div>	<div><div>Credit Debt</div><div>\$0</div><div>Total Credit</div><div>\$0</div></div>

My Debt Summary	
Credit and Retail Card Debt	\$0
Real Estate Debt	\$0
Installment Loans Debt	\$562
Collections Debt	\$2,139
Total Debt	\$2,701

My Public Records	
0	

KEICA GIST - Experian
Date of Report: Nov 14, 2020



Account Summary

My Personal Information

Name

KEICA GIST

Also Known As

KEICA R WILLIAMS

KEICA R MCHELLEN

WILLIAMS KEICA

KEISHA MCHELLEN

KEICA MCHELLEN WILLIAMS

Personal Statement(s)

26& 12-10-19 2499946 ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 12-10-19.

Birth Year

1973

Addresses

1322 RODESSA ST
NACOGDOCHES, TX 75964-3418

5601 EDENFIELD RD #APT 706
JACKSONVILLE, FL 32277-9428

5800 UNIVERSITY BLVD W #APT 353
JACKSONVILLE, FL 32216-4942

Employer(s)

US NAVY

SAM'S CLUB

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

Open Accounts

SBNASEFLNDR
194026XX

Open

ACCOUNT DETAILS

Account Name	SBNASEFLNDR
Account #	194026XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Apr 07, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$562
Balance Updated	Oct 31, 2020
Original Balance	\$724
Monthly Payment	\$35
Past Due Amount	-
Highest Balance	-
Terms	24 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

5105 S CROSSING PL
SIOUX FALLS, SD 57108
(651) 265-5600

PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Open)

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Closed Accounts



ASCENDIUM ED SOLUTIONS
848800XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	ASCENDIUM ED SOLUTIONS
Account #	848800XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jan 21, 2019
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Jan 2019
Balance	\$1,723
Balance Updated	Nov 01, 2020
Original Balance	\$1,402
Monthly Payment	-
Past Due Amount	\$1,723
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	Affected by natural or declared disaster

CONTACT INFORMATION

PO BOX 7860
MADISON, WI 53707
BYMAILONLY

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

Summary

Accounts (Closed)

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CELTIC BANK/CONFINCO
534636XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	CELTIC BANK/CONFINCO
Account #	534636XXXXXXXXXX
Original Creditor	-
Company Sold	UDH 800-860-1582
Account Type	REVOLVING
Date Opened	Aug 30, 2015
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Jun 2016
Balance	\$0
Balance Updated	Jun 02, 2016
Credit Limit	\$500
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender Purchased by another lender

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

4450 NEW LINDEN HILL RD
WILMINGTON, DE 19808
(302) 456-1930

PAYMENT HISTORY

2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

Summary

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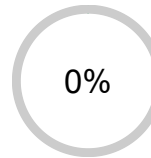
CREDIT ONE BANK NA
444796XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	CREDIT ONE BANK NA
Account #	444796XXXXXXXXXX
Original Creditor	-
Company Sold	MIDLAND FUNDING LLC
Account Type	REVOLVING
Date Opened	Sep 15, 2015
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Sep 2016
Balance	\$0
Balance Updated	Sep 09, 2016
Credit Limit	\$300
Monthly Payment	-
Past Due Amount	-
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

2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

Summary

Accounts (Closed)

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Credit Score



FIRST PREMIER BANK
517760XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	FIRST PREMIER BANK
Account #	517760XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 05, 2015
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Feb 2016
Balance	\$427
Balance Updated	Nov 08, 2020
Credit Limit	\$300
Monthly Payment	-
Past Due Amount	\$427
Highest Balance	-
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

601 S MINNESOTA AVE
SIOUX FALLS, SD 57104
(605) 357-3000

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<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 type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<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 type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

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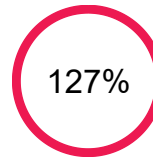
FIRST PREMIER BANK
517800XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	FIRST PREMIER BANK
Account #	517800XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Sep 14, 2019
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Dec 2019
Balance	\$382
Balance Updated	Nov 08, 2020
Credit Limit	\$300
Monthly Payment	-
Past Due Amount	\$382
Highest Balance	-
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

601 S MINNESOTA AVE
SIOUX FALLS, SD 57104
(605) 357-3000

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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
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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"/>

Summary

Accounts (Closed)

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MID ATLANTIC FINANCE C
270134XX

Closed

ACCOUNT DETAILS

Account Name	MID ATLANTIC FINANCE C
Account #	270134XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 05, 2013
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Jun 2016
Balance	-
Balance Updated	Jun 22, 2016
Original Balance	\$10,226
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	42 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

4592 ULMERTON RD STE 200
CLEARWATER, FL 33762
(800) 793-9661

PAYMENT HISTORY

2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<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 type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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NAVIENT
930842XXXXXXXXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	NAVIENT
Account #	930842XXXXXXXXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Apr 08, 2008
Account Status!	Closed
Payment Status	Account transferred to another office
Status Updated	Jan 2019
Balance	-
Balance Updated	Jan 31, 2019
Original Balance	\$1,750
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	19 Months
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender

CONTACT INFORMATION

123 S JUSTISON ST
WILMINGTON, DE 19801

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<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 type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<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 type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2013				2012							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>				

Summary

Accounts (Closed)

Collections

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TBOM/TOTAL CRD
431732XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	TBOM/TOTAL CRD
Account #	431732XXXXXXXXXX
Original Creditor	-
Company Sold	JTM CAPITAL MANAGEMENT LLC
Account Type	REVOLVING
Date Opened	Sep 22, 2015
Account Status!	Closed
Payment Status	Account transferred to another office
Status Updated	Nov 2016
Balance	-
Balance Updated	Nov 30, 2016
Credit Limit	\$300
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
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

5109 S BROADBAND LN
SIOUX FALLS, SD 57108
(866) 260-8724

PAYMENT HISTORY

2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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Summary

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U S DEPT OF ED/GSL/ATL
458661XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	458661XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jan 25, 2012
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$4,672
Balance Updated	Oct 04, 2020
Original Balance	\$3,666
Monthly Payment	-
Past Due Amount	\$4,672
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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
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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"/>

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U S DEPT OF ED/GSL/ATL
458661XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	458661XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jan 25, 2012
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$6,637
Balance Updated	Oct 04, 2020
Original Balance	\$3,946
Monthly Payment	-
Past Due Amount	\$6,637
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

Summary

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U S DEPT OF ED/GSL/ATL
458661XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	458661XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jul 17, 2009
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$2,031
Balance Updated	Oct 04, 2020
Original Balance	\$1,371
Monthly Payment	-
Past Due Amount	\$2,031
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

Summary

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U S DEPT OF ED/GSL/ATL
457550XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	457550XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Oct 15, 2008
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$5,384
Balance Updated	Oct 04, 2020
Original Balance	\$3,565
Monthly Payment	-
Past Due Amount	\$5,384
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

Summary

Accounts (Closed)

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KEICA GIST - Experian
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U S DEPT OF ED/GSL/ATL
457550XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	457550XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 17, 2008
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$1,146
Balance Updated	Oct 04, 2020
Original Balance	\$1,500
Monthly Payment	-
Past Due Amount	\$1,146
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

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U S DEPT OF ED/GSL/ATL
458661XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	458661XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Apr 07, 2011
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$6,178
Balance Updated	Oct 04, 2020
Original Balance	\$4,500
Monthly Payment	-
Past Due Amount	\$6,178
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

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U S DEPT OF ED/GSL/ATL
457550XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	457550XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Oct 15, 2008
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$11,797
Balance Updated	Oct 04, 2020
Original Balance	\$5,789
Monthly Payment	-
Past Due Amount	\$11,797
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

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U S DEPT OF ED/GSL/ATL
458661XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	458661XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 18, 2010
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$4,804
Balance Updated	Oct 04, 2020
Original Balance	\$3,500
Monthly Payment	-
Past Due Amount	\$4,804
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

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U S DEPT OF ED/GSL/ATL
458661XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	458661XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 20, 2009
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$5,187
Balance Updated	Oct 04, 2020
Original Balance	\$3,500
Monthly Payment	-
Past Due Amount	\$5,187
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

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U S DEPT OF ED/GSL/ATL
458661XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	458661XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 18, 2010
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$10,982
Balance Updated	Oct 04, 2020
Original Balance	\$6,000
Monthly Payment	-
Past Due Amount	\$10,982
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

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U S DEPT OF ED/GSL/ATL
458661XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	458661XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 20, 2009
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$11,499
Balance Updated	Oct 04, 2020
Original Balance	\$6,000
Monthly Payment	-
Past Due Amount	\$11,499
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

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U S DEPT OF ED/GSL/ATL
458661XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	458661XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Apr 28, 2011
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$1,974
Balance Updated	Oct 04, 2020
Original Balance	\$1,126
Monthly Payment	-
Past Due Amount	\$1,974
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

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U S DEPT OF ED/GSL/ATL
458661XX

Closed

ACCOUNT DETAILS

Account Name	U S DEPT OF ED/GSL/ATL
Account #	458661XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Apr 07, 2011
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$8,553
Balance Updated	Oct 04, 2020
Original Balance	\$4,874
Monthly Payment	-
Past Due Amount	\$8,553
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	Student loan assigned to government

CONTACT INFORMATION

PO BOX 4222
IOWA CITY, IA 52244

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>

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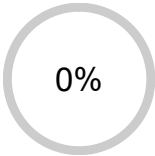
WEBBANK/FINGERHUT
636992XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	WEBBANK/FINGERHUT
Account #	636992XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Sep 09, 2015
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Sep 2016
Balance	\$0
Balance Updated	Sep 28, 2016
Credit Limit	\$400
Monthly Payment	-
Past Due Amount	-
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

6250 RIDGEWOOD RD
SAINT CLOUD, MN 56303

PAYMENT HISTORY

2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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
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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"/>

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ARS ACCOUNT RESOLUTION 873187XX

ACCOUNT DETAILS

Account Name	ARS ACCOUNT RESOLUTION
Account #	873187XX
Original Creditor	PARAGON EMER SVC
Company Sold	-
Account Type	COLLECTION
Date Opened	May 21, 2019
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	May 2019
Balance	\$1,039
Balance Updated	Oct 31, 2020
Original Balance	\$1,039
Monthly Payment	-
Past Due Amount	\$1,039
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	Account information disputed by consumer

CONTACT INFORMATION

1643 NW 136TH AVE STE 10
SUNRISE, FL 33323
(954) 321-5957

PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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CONVERGENT OUTSOURCING
902041XX

ACCOUNT DETAILS

Account Name	CONVERGENT OUTSOURCING
Account #	902041XX
Original Creditor	COMCAST
Company Sold	-
Account Type	COLLECTION
Date Opened	Jul 30, 2020
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Jul 2020
Balance	\$585
Balance Updated	Nov 07, 2020
Original Balance	\$585
Monthly Payment	-
Past Due Amount	\$585
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

800 SW 39TH ST
RENTON, WA 98057
(888) 871-2279

PAYMENT HISTORY

2020

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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HUNTER WARFIELD
706713X

ACCOUNT DETAILS

Account Name	HUNTER WARFIELD
Account #	706713X
Original Creditor	GRANDE POINTE
Company Sold	-
Account Type	COLLECTION
Date Opened	Aug 31, 2017
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Aug 2017
Balance	\$515
Balance Updated	Oct 31, 2020
Original Balance	\$449
Monthly Payment	-
Past Due Amount	\$515
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	Account information disputed by consumer

CONTACT INFORMATION

4620 WOODLAND CORPORATE
TAMPA, FL 33614
(813) 283-4500

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<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 type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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2017			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input 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
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Inquiries

US SM BUS ADMIN ODA

Inquiry Date	Jul 2, 2020
Removal Date	Aug 2022
Business Type	Federal government
Contact Information	14925 KINGSPORT RD FORT WORTH, TX 76155 (800) 366-6303

CITI CARDS CBNA

Inquiry Date	Mar 20, 2020
Removal Date	Apr 2022
Business Type	Bank credit cards
Contact Information	PO BOX 6000 SIOUX FALLS, SD 57117 BYMAILONLY

USAA SAVINGS BANK

Inquiry Date	Apr 17, 2019
Removal Date	May 2021
Business Type	Bank credit cards
Contact Information	3773 HOWARD HUGHES PKWY LAS VEGAS, NV 89169 (800) 531-8722

RESIDENTCHECK.COM

Inquiry Date	Feb 6, 2019
Removal Date	Mar 2021
Business Type	Tenant screeners (reseller)
Contact Information	4230 LBJ FWY STE 407 DALLAS, TX 75244 (972) 404-0808

COMENITYBANK/VICTORIA

Inquiry Date	Nov 23, 2018
Removal Date	Dec 2020
Business Type	Specialty clothing store
Contact Information	PO BOX 182789 COLUMBUS, OH 43218

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Public Records

No public records

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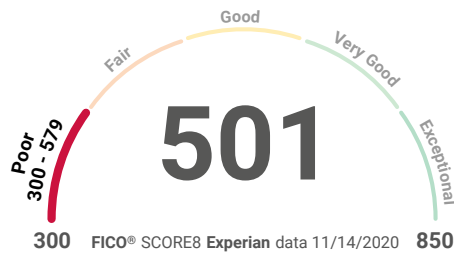
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Credit Score



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

What's helping your score?

You have no positive factors impacting your Score.

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

21 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.

Virtually no FICO High Achievers® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have a 60 days late payment or worse listed on their credit report.

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

Number of your accounts with a missed payment or derogatory indicator

21 accounts

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

About 98% of FICO High Achievers® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

⊖ Few Accounts Paid On Time

You have an insufficient number of accounts that are currently paid as agreed.

Number of your accounts currently being paid as agreed

1 account

The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

FICO High Achievers® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas

Credit Score

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?

High Credit Usage

You've made heavy use of your available revolving credit.

Ratio of your revolving balances to your credit limits

135%

The FICO® Score evaluates balances in relation to available credit on revolving accounts ® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

For FICO High Achievers ® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on., the average ratio of the revolving account balances to credit limits is less than 7%.

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)



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.