

View report from

Feb 09, 2021

▼

STEPHANIE L MORFFI

531

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™ in the details of the account.

## AUTO LOANS

### VEHICLE SOLUTIONS CORP

Reported: Aug. 02, 2020

**\$11,829.00**

**Needs Attention**

#### Overview

You have **71%** left to pay on this loan.

Balance	Highest Balance
\$11829	\$16563
Monthly payment	\$458
Opened	Mar. 03, 2018 (2 yrs, 11 mos)
Term	60 months

#### Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✗	●	✓	✓	✓	✗					
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018									✓	✓	✓	✓

Last payment	Jul. 17, 2020
Current Payment Status	60-89 Days Late
Worst Payment Status	60-89 Days Late

Account Details

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

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

(786) 615-3937

CONSUMER FINANCIAL SERVI

Reported: Jan. 31, 2021

\$6,685.00  
Closed

Overview

You have 100% left to pay on this loan.

Balance	Highest Balance
\$6685	\$5982
Monthly payment	\$0
Opened	Nov. 25, 2019 (1 yr, 2 mos)
Term	24 months

---

**Payment History**

Last payment	Aug. 27, 2020
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

**Account Details**

Account status	Derogatory
Type	Auto Loan
Responsibility	Joint
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Dec. 31, 2020

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**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: Nov. 25, 2019

\$0.00  
Closed -

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$6150
Monthly payment	\$0
Opened	Jan. 26, 2019 (2 yrs)
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
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		

Last payment	Nov. 25, 2019
Current Payment Status	Current
Worst Payment Status	Current

**Account Details**

Account status	Closed
Type	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****\$0.00**

Reported: Jan. 26, 2019

Closed

## Overview

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

Balance	Highest Balance
\$0	\$1727
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Apr. 14, 2018 (2 yrs, 9 mos)
<hr/>	
Term	14 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
2018				✓	✓	✓	✓	✓	✓	✓	✓	✓

Last payment	Jan. 26, 2019
<hr/>	
Current Payment Status	Current
<hr/>	
Worst Payment Status	Current

Account Details

Account status	Closed
Type	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	Highest Balance
\$0	\$8134
Monthly payment	\$0
Opened	Jan. 09, 2017 (4 yrs, 1 mo)
Term	36 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
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Last payment	Jan. 26, 2019
Current Payment Status	Current
Worst Payment Status	Current

### Account Details

Account status	Closed
Type	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

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Hide closed (4)

CREDIT CARDS

<div><div></div><div>FIRST PREMIER BANK</div><div>Reported: Jan. 03, 2021</div></div>	<div><div>\$417.00</div><div>Closed</div></div>
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Overview

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

Balance	Credit limit
\$417	\$300
Monthly payment	\$0
Opened	Jul. 23, 2015 (5 yrs, 6 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
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Account information disputed by consumer, meets FCRA requirements
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/CONTFIN

Reported: Feb. 10, 2017

\$0.00

Closed



Overview

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

Balance	Credit limit
\$0	\$500
Monthly payment	\$0
Opened	Sep. 10, 2015 (5 yrs, 5 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
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	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	Credit limit
\$0	\$700
Monthly payment	\$0
Opened	Dec. 04, 2015 (5 yrs, 2 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
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	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	Credit limit
\$0	\$300
Monthly payment	\$0
Opened	Jun. 11, 2015 (5 yrs, 8 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
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	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 **0%** of your account's limit.

Balance	Credit limit
\$0	\$500
Monthly payment	\$0
Opened	Sep. 23, 2015 (5 yrs, 4 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
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	Dec. 31, 2015

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

OTHER LOANS

MONEYLION INC

Reported: Jan. 21, 2021

\$466.00  
In good standing -

Overview

You have 47% left to pay on this loan.

Balance	Highest Balance
\$466	\$1000
Monthly payment	\$96
Opened	May 15, 2020 (8 mos)
Term	12 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	No Info
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Current Payment Status	Current
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Worst Payment Status	Current
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## Account Details

Account status	Open
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Type	Partially secured
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Responsibility	Individual
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Remarks	No Info
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Times 30/60/90 days late	0/0/0
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Closed	No Info
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## 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

**MONEYLION INC**

Reported: May 16, 2020

**\$0.00**

**Closed**

**Overview**

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

Balance	Highest Balance
\$0	\$500
Monthly payment	\$0
Opened	Sep. 30, 2019 (1 yr, 4 mos)
Term	12 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	✓	✓	✓	✓								
2019										✓	✓	✓

Last payment	May 16, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Closed
Type	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

^  
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**

Inquiry: May 17, 2020

Bank

**(866) 528-3733****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

**(937) 534-2112****See an error?**Find out how to [dispute a hard inquiry](#)

**Institution Information**

SYNCB/AMAZON  
PO BOX 530975 PO 790061743  
ATLANTA, GA  
30353  
(937) 534-2112

**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**

Inquiry: May 06, 2019

**Bank****(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

Inquiry: Mar. 07, 2019

Bank

**(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](#)

## 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.

**THE BUREAUS**

Reported: Jan. 17, 2021

**\$730.00****Needs Attention****Overview**You have **100%** left to pay on this collection.

Balance	Highest Balance
\$730	\$730
Opened	Jan. 23, 2017 (4 yrs)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Account information disputed by consumer, meets FCRA requirements
Original Creditor Name	01 CAPITAL ONE N A
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

THE BUREAUS  
650 DUNDEE ROAD SUITE 370  
NORTHBROOK, IL 60062

Public Records  
(800) 768-7071

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 Feb. 09, 2021, you have no public records on your report.

OpenSky® Secured Credit Visa® Card



1155 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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