

View report from

Nov 28, 2020

▼

STEPHANIE L MORFFI

517

Calculated using VantageScore 3.0  
Provided by Equifax

Personal Information

NAMES REPORTED

- STEPHANIE L MORFFI
- STEPHANIE MORFII

EMPLOYMENT INFO

TOUCHDOLLS

ADDRESSES REPORTED

- 📍

619 SW 2ND ST APT 23  
MIAMI, FL  
33130
- 📍

1837 SW 5TH ST 2  
MIAMI, FL  
33135
- 📍

1441 SW 2ND ST APT 7  
MIAMI, FL  
33135
- 📍

209 NW 46TH AVE  
MIAMI, FL  
33126

Accounts

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

## AUTO LOANS

## CONSUMER FINANCIAL S

Reported: Oct. 31, 2020

\$5,982.00

Needs Attention

## Overview

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

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

## Payment History

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

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

Last payment	Aug. 01, 2020
Current Payment Status	120+ Days Late
Worst Payment Status	120+ Days Late

Account Details

Account status	OPEN
Type	Auto
Responsibility	Joint Account
Remarks	180 Days past due
Times 30/60/90 days late	2/0/3
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

CONSUMER FINANCIAL S  
7980 PINES BLVD  
PEMBROKE PINES, FL 33024

(954) 989-1818

CONSUMER FINANCIAL S

Reported: Feb. 01, 2020

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$6150
Monthly payment	No Info
Opened	Jan. 26, 2019 (1 yr, 10 mos)
Term	24 months

### Payment History

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

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

Last payment	Nov. 01, 2019
Current Payment Status	Current
Worst Payment Status	Current

### Account Details

Account status	Paid and Closed
Type	Auto
Responsibility	Joint Account
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Nov. 01, 2019

**You could dispute an error with equifax**

**SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

**Creditor Information**

CONSUMER FINANCIAL S  
7980 PINES BLVD  
PEMBROKE PINES, FL 33024

(954) 989-1818

CONSUMER FINANCIAL S

Reported: Apr. 30, 2019

\$0.00

Closed

-

**Overview**

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

Balance	Highest Balance
\$0	\$8134
Monthly payment	No Info
Opened	Jan. 09, 2017 (3 yrs, 10 mos)
Term	36 months

**Payment History**

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

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

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	●	●									
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Last payment Jan. 01, 2019

Current Payment Status Current

Worst Payment Status Current

### Account Details

Account status Paid and Closed

Type Auto

Responsibility Joint Account

Remarks No Info

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

Closed Jan. 01, 2019

### You could dispute an error with equifax

#### SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

### Creditor Information

CONSUMER FINANCIAL S  
7980 PINES BLVD  
PEMBROKE PINES, FL 33024

(954) 989-1818

CONSUMER FINANCIAL S

Reported: Apr. 30, 2019

\$0.00

Closed

-

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$1727
Monthly payment	No Info
Opened	Apr. 14, 2018 (2 yrs, 7 mos)
Term	14 months

Payment History

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

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓											
2018				✓	✓	✓	✓	✓	✓	✓	✓	✓
Last payment	Jan. 01, 2019											
Current Payment Status	Current											
Worst Payment Status	Current											

Account Details

Account status	Paid and Closed
Type	Auto
Responsibility	Joint Account
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Jan. 01, 2019

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

CONSUMER FINANCIAL S  
7980 PINES BLVD  
PEMBROKE PINES, FL 33024

(954) 989-1818

^  
Hide closed (3)

CREDIT CARDS

MDG USA INC.

Reported: Sep. 30, 2020

\$1,106.00  
In good standing



**Overview**

You're currently using **83%** of your account's limit.

Balance	Credit limit
\$1106	\$1330
Monthly payment	\$30
Opened	Dec. 02, 2019 (11 mos)

**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	Sep. 01, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

**Account Details**

Account status	OPEN
Type	Charge Account
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

MDG USA INC.  
422 THORNTON ROAD UNIT #106  
LITHIA SPRINGS, GA 30122

(905) 829-3538

FIRST PREMIER

Reported: Nov. 08, 2020

\$417.00

Closed

-

Overview

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

Balance	Credit limit
\$417	\$300
Monthly payment	No Info
Opened	Jul. 23, 2015 (5 yrs, 4 mos)

Payment History

You've made **39%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	×	×	×	×	×	×	×	×	×	×		
2019	×	×	×	×	×	×	×	×	×	×	×	×
2018	●	×	×	×	×	×	×	×	×	×	×	×
2017	●	●	●	●	●	●	●	●	●	●	●	●



Last payment	May 01, 2016
Current Payment Status	Charge-off
Amount past due	\$417
Worst Payment Status	Charge-off

Account Details

Account status	CLOSED
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	1/1/2
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

FIRST PREMIER  
3820 N LOUISE AVE  
SIOUX FALLS, SD 57107

(605) 357-3440

THE BANK OF MISSOURI

Reported: Mar. 01, 2017

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	No Info
Opened	Jun. 11, 2015 (5 yrs, 5 mos)

Payment History

You've made 81% of payments for this account on time.

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

Last payment	May 01, 2016
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

Account Details

Account status	Transfer/Sold
Type	Credit Card
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	2/1/1
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

THE BANK OF MISSOURI  
216 WEST 2ND ST  
DIXON, MO 65459

(605) 977-5800

THE BANK OF MISSOURI

Reported: Mar. 01, 2017

\$0.00

Closed



Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	No Info
Opened	Sep. 22, 2015 (5 yrs, 2 mos)

### Payment History

You've made **67%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017	●	●										
2016	×	●	●	●	●	●	×	×	×	×	×	●
2015									●	●	●	●

Last payment	May 01, 2016
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

### Account Details

Account status	Transfer/Sold
Type	Credit Card
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	2/1/2
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

THE BANK OF MISSOURI  
216 WEST 2ND ST  
DIXON, MO 65459

(605) 977-5800

THE BANK OF MISOURI

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	No Info
Opened	Sep. 10, 2015 (5 yrs, 2 mos)

Payment History

You've made 53% of payments for this account on time.

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

Last payment	May 01, 2016
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

Account Details

Account status	Transfer/Sold
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	2/2/1
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX



Creditor Information

THE BANK OF MISSOURI  
960 S BISHOP AVE  
ROLLA, MO 65401

(866) 449-4514

FINGERHUT/WEBBANK

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	No Info
Opened	Dec. 04, 2015 (4 yrs, 11 mos)

Payment History

You've made 54% of payments for this account on time.

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

Last payment	May 01, 2016
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

Account Details

Account status	Transfer/Sold
Type	Charge Account
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	1/1/3
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

FINGERHUT/WEBBANK  
6250 RIDGEWOOD ROAD  
ST CLOUD, MN 56303

(866) 734-0342

CELTIC BANK CORP.

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	No Info
Opened	Sep. 23, 2015 (5 yrs, 2 mos)

### Payment History

You've made **80%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2016	●											
2015									●	●	×	●

Last payment	Oct. 01, 2015
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

### Account Details

Account status	Transfer/Sold
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	1/0/0
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

CELTIC BANK CORP.  
268 S. STATE ST, SUITE 300  
SALT LAKE CITY, UT 84111

(801) 363-6500

HORIZON CARD SERVICE

Reported: Oct. 14, 2015

\$0.00

Closed

-

Overview

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

Balance	Credit limit
\$0	\$3000
Monthly payment	No Info
Opened	Feb. 23, 2007 (13 yrs, 9 mos)

Payment History

Last payment	No Info
Current Payment Status	Current
Amount past due	\$0

Worst Payment Status

Current

Account Details

Account status	Paid and Closed
Type	Credit Card
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/0
Closed	Sep. 01, 2015

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

HORIZON CARD SERVICE  
1707 WARREN ROAD/ PO BOX1275  
INDIANA, PA 15701

(800) 251-6144

^  
Hide closed (7)

OTHER LOANS

<div><div></div><div>MONEYLION INC.</div></div>	\$764.00
---	----------

Overview

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

Balance	Highest Balance
\$764	\$1000
<hr/>	
Monthly payment	\$96
<hr/>	
Opened	May 15, 2020 (6 mos)
<hr/>	
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						✓	✓	✓				
<hr/>												
Last payment												No Info
<hr/>												
Current Payment Status												Current
<hr/>												
Worst Payment Status												Current

Account Details

Account status	OPEN
Type	Partially Secured
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/0
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

MONEYLION INC.  
30 W 21ST STREET  
NEW YORK, NY 10010

(718) 869-9271

MONEYLION INC.  
Reported: Jul. 17, 2020

\$0.00  
Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$500
Monthly payment	No Info
Opened	Sep. 30, 2019 (1 yr, 2 mos)
Term	12 months

### Payment History

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

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

Last payment	May 01, 2020
Current Payment Status	Current
Worst Payment Status	Current

### Account Details

Account status	Paid and Closed
Type	Unsecured
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	May 01, 2020



You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

MONEYLION INC.  
30 W 21ST STREET  
NEW YORK, NY 10010

(718) 869-9271

^  
Hide closed (1)

STUDENT LOANS

DEPT OF ED/SALLIE MA

Reported: Mar. 16, 2016

\$0.00  
Closed -

Overview

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

Balance	Highest Balance
\$0	\$1202
Monthly payment	\$0
Opened	Jul. 01, 2008 (12 yrs, 5 mos)
Term	No Info

**Payment History**

Last payment	No Info
Current Payment Status	Current
Worst Payment Status	Current

**Account Details**

Account status	Transfer/Sold
Type	Education Loan
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Oct. 01, 2010

**You could dispute an error with equifax****SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

**GO TO EQUIFAX**

**Creditor Information**

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

## 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 Equifax report.

**SYNCB/PAYPAL**

Inquiry: Nov. 18, 2020

**National Credit Card Cos.** -

### See an error?

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

### Institution Information

No contact information has been reported by this creditor.

**COMENITYCAPITAL/GAME**

Inquiry: Sep. 28, 2020

**Miscellaneous** -

**See an error?**

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

**Institution Information**

No contact information has been reported by this creditor.

**JPMCB - CARD SERVICE**

Inquiry: May 17, 2020

National Credit Card Cos. -

**See an error?**

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

**Institution Information**

No contact information has been reported by this creditor.

**SYNCB/PAYPAL**

Inquiry: Dec. 09, 2019

National Credit Card Cos. -

**See an error?**

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

**Institution Information**

No contact information has been reported by this creditor.

**MDG/CCBANK**

Inquiry: Dec. 08, 2019

Furniture, Etc. -  
(905) 829-3538

**See an error?**

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

**Institution Information**

MDG/CCBANK  
422 THORNTON ROAD UNIT #106  
LITHIA SPRINGS, GA  
31022  
[\(905\) 829-3538](#)

**CITIBANK NA., BEST B**

Inquiry: Dec. 01, 2019

Television & Radio -

**See an error?**

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

**Institution Information**

No contact information has been reported by this creditor.

**VERIZON WIRELESS-FLA**

Inquiry: Nov. 19, 2019

Telephone Companies  
**Contact the inquirer: MAIL ONLY** -

**See an error?**

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

**Institution Information**

VERIZON WIRELESS-FLA  
PO BOX 177  
LAKELAND, FL  
33802

**CAPITAL ONE BANK USA**

Inquiry: Nov. 04, 2019

**All Banks****Contact the inquirer: MAIL ONLY****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CAPITAL ONE BANK USA  
15000 CAPITAL ONE DRIVE  
RICHMOND, VA  
23238

**CIG FINANCIAL**

Inquiry: Oct. 05, 2019

**Personal Loans Cos.****(949) 250-7102****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CIG FINANCIAL  
6 EXECUTIVE CIRCLE  
IRVINE, CA  
92614  
[\(949\) 250-7102](#)

**CREDCO**

Inquiry: May 15, 2019

**Miscellaneous Reptg. Agencies****See an error?**Find out how to [dispute a hard inquiry](#)

**Institution Information**

No contact information has been reported by this creditor.

**JPMCB - CARD SERVICE**

Inquiry: Apr. 23, 2019

National Credit Card Cos. -

**See an error?**

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

**Institution Information**

No contact information has been reported by this creditor.

**COMENITYCAPITAL/ALPH**

Inquiry: Apr. 18, 2019

Bankcard -

**See an error?**

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

**Institution Information**

No contact information has been reported by this creditor.

**CAPITAL ONE**

Inquiry: Apr. 16, 2019

Auto Financing  
Contact the inquirer: MAIL ONLY -

**See an error?**

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

**Institution Information**

CAPITAL ONE  
15000 CAPITAL ONE DRIVE  
RICHMOND, VA  
23238

**CONSUMER FINANCIAL S**

Inquiry: Apr. 16, 2019

Personal Loans Cos. -

(954) 989-1818

**See an error?**

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

**Institution Information**

CONSUMER FINANCIAL S  
7980 PINES BLVD  
PEMBROKE PINES, FL  
33024  
(954) 989-1818

**PLATINUM AUTO FINANC**

Inquiry: Apr. 16, 2019

Auto Financing -

(727) 239-4632

**See an error?**

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

**Institution Information**

PLATINUM AUTO FINANC  
25 NORTH MAIN AVENUE  
CLEARWATER, FL  
33756  
(727) 239-4632



**AUTO TRUST, LLC**

Inquiry: Apr. 15, 2019

**Automobile Dealers, Old****(786) 657-2857****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

AUTO TRUST, LLC  
18900 NW 2 AVE  
MIAMI GARDENS, FL  
33169  
[\(786\) 657-2857](#)

**COMENITYCAPITAL/PETL**

Inquiry: Mar. 24, 2019

**Retail, Not Elsewhere Classified****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

**AT&T SERVICES, INC.-**

Inquiry: Mar. 02, 2019

**Telephone Companies****(800) 288-2020****See an error?**Find out how to [dispute a hard inquiry](#)

**Institution Information**

AT&T SERVICES, INC.-  
17330 PRESTON RD SUITE 100A  
DALLAS, TX  
75252  
[\(800\) 288-2020](#)

**VERIZON WIRELESS-FLA**

Inquiry: Mar. 02, 2019

Telephone Companies

**Contact the inquirer: MAIL ONLY**

**See an error?**

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

**Institution Information**

VERIZON WIRELESS-FLA  
PO BOX 177  
LAKELAND, FL  
33802

**AT&T SERVICES, INC.-**

Inquiry: Jan. 27, 2019

Telephone Companies

**(800) 288-2020**

**See an error?**

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

**Institution Information**

AT&T SERVICES, INC.-  
17330 PRESTON RD SUITE 100A  
DALLAS, TX  
75252  
[\(800\) 288-2020](#)

## Collections

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

**SOUTHWEST CREDIT SYS**

Reported: Nov. 23, 2020

\$1,555.00

**Needs Attention**

### Overview

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

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

**You could dispute an error with equifax**

### SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

**GO TO EQUIFAX**

Creditor Information

SOUTHWEST CREDIT SYS  
4120 INTERNATIONAL PKWY,  
CARROLLTON, TX 75007

(844) 551-7926

THE BUREAUS

Reported: Nov. 22, 2020

\$730.00

Needs Attention

Overview

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

Balance	Highest Balance
\$730	\$730
Opened	Jan. 23, 2017 (3 yrs, 10 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account.
Remarks	No Info
Original Creditor Name	CAPITAL ONE N A
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

THE BUREAUS  
1717 CENTRAL ST.  
EVANSTON, IL 60204

(847) 328-4300

MONTEREY COLLECTION

Reported: Oct. 31, 2020

\$5,930.00

Needs Attention

Overview

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

Balance	Highest Balance
\$5930	\$5881
Opened	Aug. 16, 2019 (1 yr, 3 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account.
Remarks	Consumer disputes after resolution
Original Creditor Name	NEXTEP FUNDING
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

MONTEREY COLLECTION  
4095 AVENIDA DE LA PLATA  
OCEANSIDE, CA 92056

(800) 772-2026

NATIONAL CREDIT ADJU

Reported: Nov. 15, 2020

\$528.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	Highest Balance
\$528	\$528
Opened	Aug. 14, 2020 (3 mos)
Account status	Open
Type	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	MID AMERICA BANK AND TRUST TOT
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

NATIONAL CREDIT ADJU  
327 W 4TH ST  
HUTCHINSON, KS 67501

(800) 542-1048

NATIONAL CREDIT ADJU

Reported: Nov. 15, 2020

\$441.00

Needs Attention

-

Overview

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

Balance  
\$441

Highest Balance  
\$441

Opened	Aug. 14, 2020 (3 mos)
Account status	Open
Type	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	MID AMERICA BANK AND TRUST TOT
Closed	No Info

### You could dispute an error with equifax

#### SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

[GO TO EQUIFAX](#)

### Creditor Information

NATIONAL CREDIT ADJU  
327 W 4TH ST  
HUTCHINSON, KS 67501

[\(800\) 542-1048](tel:(800)542-1048)

## Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

*Lookin' good! As of Nov. 28, 2020, you have no public records on your report.*



First Progress Platinum Prestige MasterCard® Secured Credit Card



★★★★☆

56 Reviews

Credit Karma’s take for this offer

EXCELLENT APPROVAL ODDS

i

MIN. DEPOSIT	REGULAR PURCHASE APR	ANNUAL FEE
\$200	9.99%*	\$49
Refundable	Variable	

We suggest offers based on your credit, Approval Odds, and money we make from our partners. [Advertiser Disclosure](#)

Apply now

[See details, rates, and fees](#)