

powered by **EQUIFAX**

# Three Bureau Credit Report

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Nora F Bates

October 18, 2024

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# 1. Report Summary

Review this summary for a quick view of key information contained in your credit file, as well as your resulting credit scores and ratings.

	Equifax	Experian	TransUnion
Report Date	October 18, 2024	October 18, 2024	October 18, 2024
Average Account Age	5 Years, 6 Months	N/A	2 Years, 7 Months
Oldest Account	Amex Aug 2007	N/A N/A	Crdt First Dec 2021

## Credit Score and Rating

Your credit score and rating are not part of your credit report, but are derived from the information in your file.

Equifax<sup>1</sup>  
**678**  
Good

Experian<sup>2</sup>  
**4**  
N/A

TransUnion<sup>3</sup>  
**705**  
Good

## Factors affecting your credit score

### Equifax

- The date that you opened your oldest account is too recent
- Lack of sufficient relevant real estate account information
- Lack of sufficient credit history
- You have too many inquiries on your credit report.

### Experian

### TransUnion

- The date that you opened your oldest account is too recent
- Lack of sufficient credit history
- Lack of sufficient relevant real estate account information
- The total of all balances on your open accounts is too high

## Equifax Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by Equifax.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	13	7	\$3,624	\$36,367	\$39,991	9%	\$241
Mortgage	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Installment	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Total	13	7	\$3,624	\$36,367	\$39,991	9%	\$241

## Experian Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by Experian.

You currently have no Experian Accounts Summary on your credit file.

## TransUnion Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by TransUnion.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	3	1	\$128	\$1,356	\$1,484	9%	\$10
Mortgage	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Installment	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	0	0	\$0	\$0	\$0	0%	\$0
Total	3	1	\$128	\$1,356	\$1,484	9%	\$10

## Other Credit Items

Your credit report includes information about instances of non-account items that may affect your credit score and rating. The table below is a summary of non-account related items on your report.

	Equifax	Experian	TransUnion
Consumer Statements	0	0	0
Personal Information	3	2	3
Inquiries	4	0	1
Public Records	0	0	0
Collections	0	0	1

<sup>1</sup> The credit score provided here uses a proprietary credit model designed by VantageScore. The Equifax Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

<sup>2</sup> The credit score provided here uses a proprietary credit model designed by VantageScore. The Experian Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

<sup>3</sup> The credit score provided here uses a proprietary credit model designed by VantageScore. The TransUnion Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

## 2. Revolving Accounts

Revolving accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

### 2.1 Amex

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxx 11	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

### Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

### Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

### Comments

### Contact

AMEX  
P.O. BOX 981537  
EL PASO, TX 79998  
(800) 528-4800

## 2.2 Amex

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxx 01	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$196	N/A	N/A
Reported Balance	\$196	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CREDIT CARD
- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

AMEX  
P.O. BOX 981537  
EL PASO, TX 79998  
(800) 528-4800

## 2.3 Amex

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxx 21	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$2,500	N/A	N/A
Reported Balance	\$2,571	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

AMEX  
P.O. BOX 981537  
EL PASO, TX 79998  
(800) 528-4800



## 2.4 Bk One

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxx 0015	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- SECURED

## Contact

BK ONE  
P O BOX 29620 7369 DISPUTE  
PHOENIX,AZ 85038  
(800) 862-2427

## 2.5 Cbusasears

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxxxx 1127	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$2,898	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- AMT IN HIGH CREDIT IS CREDIT LIMIT
- CHARGE

## Contact

CBUSASEARS  
8725 W. SAHARA AVE. MC 02 02 03  
THE LAKES,NV 89163

## 2.6 Chase Na

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxx 2346	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$10,000	N/A	N/A
Reported Balance	\$12	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CREDIT CARD
- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

CHASE NA  
4915 INDEPENDENCE PARKWAY  
TAMPA,FL 33634  
(800) 356-5555

## 2.7 Chase Na

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxx 2016	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$10,000	N/A	N/A
Reported Balance	\$40	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CREDIT CARD
- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

CHASE NA  
4915 INDEPENDENCE PARKWAY  
TAMPA,FL 33634  
(800) 356-5555

## 2.8 Citi (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxx 9904	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$7,000	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- ACCOUNT CLOSED BY CONSUMER
- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

CITI  
701 E 60TH ST N IBC CDV DISPUTES  
SIOUX FALLS,SD 57104

## 2.9 Dsrn Nt Bk (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxx 1011	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- ACCOUNT CLOSED BY CONSUMER
- CHARGE

## Contact

DSRM NT BK  
7201 CANYON DR  
AMARILLO,TX 79110

## 2.10 Fcnb Prfch

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxx 4606	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$6,600	N/A	N/A
Reported Balance	\$295	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- AMT IN HIGH CREDIT IS CREDIT LIMIT
- CHARGE

## Contact

FCNB PRFCH  
P.O. BOX 2210  
PORTLAND,OR 97208

## 2.11 Foleys

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxx	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

## Contact

FOLEYS  
P O BOX 1971  
HOUSTON,TX 77001  
(713) 405-7035



## 2.12 Gemb

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxx 8238	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$488	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CREDIT CARD

## Contact

GEMB  
P.O. BOX 52005  
PHOENIX,AZ 85072  
(800) 643-8278

## 2.13 Hsbc/neimn

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxx 1295	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CHARGE

## Contact

HSBC/NEIMN  
1201 ELM ST ATTN L JACKSON 2700 RENAISSANCE  
TOWER  
DALLAS,TX 75270  
(800) 825-8255

## 2.14 Jcp-mccbg

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxxxx 6653	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$22	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CHARGE

## Contact

JCP-MCCBG  
SEE BRANCH LISTING  
DALLAS, TX 75221  
(800) 801-2055

## 2.15 Pro Bncrp (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxx 4233	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CREDIT CARD
- ACCOUNT CLOSED BY CONSUMER

## Contact

PRO BNCRP

## 2.16 Stbc Class

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxx 3347	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$3,000	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CREDIT CARD
- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

STBC CLASS  
6101 CHANCELLOR DR  
ORLANDO,FL 32802

## 2.17 Bk Of Amer

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Pays as Agreed
Credit Limit	N/A	N/A	\$1,000
Reported Balance	N/A	N/A	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

## Contact

BK OF AMER  
PO BOX 982238  
EL PASO,TX 79998  
(800) 421-2110

## 2.18 Capital One

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Pays as Agreed
Credit Limit	N/A	N/A	\$0
Reported Balance	N/A	N/A	\$128

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐	☐	☐
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	☐	☐	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓

- ✓ Paid on Time
- 30 30 Days Past Due
- 60 60 Days Past Due
- 90 90 Days Past Due
- 120 120 Days Past Due
- C Collection Account
- CO Charge-Off
- B Included in Bankruptcy
- R Repossession
- TN Too New to Rate
- ☐ No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0
No Data Available	N/A	N/A	10

# Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	N/A	Revolving
Loan Type	N/A	N/A	creditcard
Creditor Classification	N/A	N/A	Unknown
Status	N/A	N/A	Pays as Agreed
Activity Designator	N/A	N/A	Open
Date Opened	N/A	N/A	Jun 01, 2022
Date Closed	N/A	N/A	N/A
Date Reported	N/A	N/A	Jul 01, 2024
Date Of Last Activity	N/A	N/A	Jun 01, 2024
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	N/A	0
Term Frequency	N/A	N/A	min
Month Reviewed	N/A	N/A	26
Balance	N/A	N/A	\$128
Credit Limit	N/A	N/A	\$0
High Credit	N/A	N/A	\$322
Monthly Payment Amount	N/A	N/A	\$10
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

## Contact

CAPITAL ONE  
PO BOX 31293  
SALT LAKE CITY,UT 84131  
(800) 955-7070



## 2.19 Crdt First

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Pays as Agreed
Credit Limit	N/A	N/A	\$0
Reported Balance	N/A	N/A	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	☒	☒	☒	☒	☒	☒	☒	☒
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	☒	☒	☒	☒	✓	✓	✓	✓	✓	✓	✓	✓

- ✓ Paid on Time
- 30 30 Days Past Due
- 60 60 Days Past Due
- 90 90 Days Past Due
- 120 120 Days Past Due
- C Collection Account
- CO Charge-Off
- B Included in Bankruptcy
- R Repossession
- TN Too New to Rate
- ☒ No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0
No Data Available	N/A	N/A	12

# Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	N/A	Revolving
Loan Type	N/A	N/A	chargeaccount
Creditor Classification	N/A	N/A	Unknown
Status	N/A	N/A	Pays as Agreed
Activity Designator	N/A	N/A	Open
Date Opened	N/A	N/A	Dec 01, 2021
Date Closed	N/A	N/A	N/A
Date Reported	N/A	N/A	May 01, 2024
Date Of Last Activity	N/A	N/A	Mar 01, 2022
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	N/A	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	N/A	24
Balance	N/A	N/A	\$0
Credit Limit	N/A	N/A	\$0
High Credit	N/A	N/A	\$162
Monthly Payment Amount	N/A	N/A	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

## Contact

CRDT FIRST  
POB 81315  
CLEVELAND,OH 44181  
(216) 362-5000

### 3. Mortgage Accounts

Mortgage accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

You currently have no Mortgage Accounts on your credit file.

# 4. Installment Accounts

Installment accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

You currently have no Installment Accounts on your credit file.

## 5. Other Accounts

Other accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

### 5.1 I C System (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Closed
Credit Limit	N/A	N/A	\$0
Reported Balance	N/A	N/A	\$119

### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

### Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

### Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

### Comments

- ORIGINAL CREDITOR: ADMIRAL PREMIUM SERVICE CO
- COLLECTION ACCOUNT

### Contact

I C SYSTEM  
PO BOX 64378  
SAINT PAUL,MN 55164  
(888) 735-0516

# 7. Consumer Statements

Consumer statements are personal notes of up to 100 words (200 words if you live in Maine) you can attach to your credit file to explain the circumstances behind any negative information or to dispute information you feel is incorrect even though a creditor has verified it as correct. Consumer statements are voluntary and have no impact on your credit score.

You currently have no Consumer Statements on your credit file.

## 8. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

### Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax, Experian, and TransUnion. It does not affect your credit score or rating.

	Equifax	Experian	TransUnion
Name	Bates F Nora	Bates F Nora	Bates F Nora
Formerly Known As	N/A	N/A	N/A
Social Security Number	xxxxx 3655	xxxxx 3655	xxxxx 3655
Date Of Birth	N/A	N/A	N/A

### Contact Information

Contact information is the information in your credit file that indicates your current address as reported to Equifax, Experian, and TransUnion. It does not affect your credit score or rating.

	Equifax	Experian	TransUnion
Information Reported	Yes	Yes	No
Address	1615 VIRGINIA LOS ANGELES, CA 90019	1615 VIRGINIA LOS ANGELES, CA 90019	N/A
Status	Current	Current	N/A
Date Reported	5/1/24	3/23/23	N/A

### Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax, Experian, and TransUnion. It does not affect your credit score or rating.

#### Equifax

Company	Occupation	Start Date	End Date	Status	Address
HGGLH EDXHU LQF	N/A	N/A	N/A	Current	N/A

#### TransUnion

Company	Occupation	Start Date	End Date	Status	Address
TEST A	N/A	Oct 01, 2019	N/A	Former	N/A
ABC CO	N/A	N/A	N/A	Former	N/A

# 9. Inquiries

Inquiries are requests from creditors and lenders to view your credit report. Inquiries stay on your credit report for up to three years and may negatively impact your credit score.

## Hard Inquiries

Hard inquiries -- those made by potential creditors -- may lower your score if too many occur within a certain timeframe. Hard inquiries stay on your credit report for up to three years, but only impact your credit score for up to one year.

### Equifax

Date	Company	Address
Aug 17, 2024	WELLSFARGO	N/A
Aug 06, 2024	KFD TEST	N/A
Aug 04, 2024	KFD TEST	N/A
Aug 03, 2024	KROLL FD	N/A

### TransUnion

Date	Company	Address
Oct 18, 2024	EQUIFAX	N/A

## Soft Inquiries

Soft inquiries, such as reviewing your own credit file, have no impact on your credit score. Soft inquiries stay on your credit report for up to one year.

You currently have no Soft Inquiries on your credit file.



# 10. Public Records

A public record is a legal document issued by local or federal government that is typically accessible by the public. Only public records pertaining to finance will appear on your credit report. Public records stay on your credit report for 5 to 10 years and have a negative impact on your credit score

## Bankruptcies

Bankruptcies are a legal status granted by a state or federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for 7 to 10 years, depending on the chapter of bankruptcy you file for. They have a negative impact on your credit score.

You currently have no Bankruptcies on your credit file.

## Judgments

Judgments are a legal status granted by a small claims court that indicates you must pay back an outstanding debt. Judgments stay on your credit report for 7 years from the date filed and have a negative impact on your credit score.

You currently have no Judgments on your credit file.

## Liens

A lien is a legal claim on an asset, such as your house or car, a creditor or lender can take possession of and use to pay off your outstanding debt. Liens stay on your credit report for 7 to 10 years and have a negative impact on your credit score.

You currently have no Liens on your credit file.

# 11. Collections

Collections are accounts with outstanding debt that have been sold by a creditor to a collections agency. Collections stay on your credit report for 7 years plus 180 days from the date the account first became past due. They negatively impact your credit score.

## TransUnion

**Date Reported:** Mar 01, 2023

**Agency Client:** I C SYSTEM

<b>Date Assigned</b>	Oct 01, 2022
<b>Original Amount Owed</b>	N/A
<b>Amount</b>	\$119
<b>Status Date</b>	Mar 01, 2023
<b>Balance Date</b>	Mar 01, 2023
<b>Purge Date</b>	N/A
<b>Account Designator Code</b>	INDIVIDUAL_ACCOUNT
<b>Account Number</b>	xxx

## 12. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please <https://www.ai.equifax.com>