

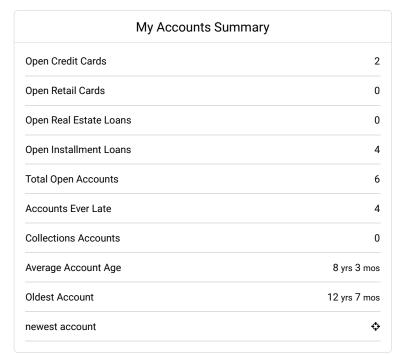
Credit Report Prepared For:

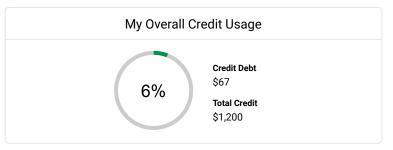
JAVIER CRUZ

Experian Report As Of: Mar 2, 2019



Account Summary







N	ly Hard Credit Inquiries	5
	4	

My Public Records	
0	

USAFALTUS OK 73523



Account Summary

My Personal Information Name JAVIER CRUZ Also Known As TIRADO JAVIER CRUZ JAVIER C TIRADO Birth Year 1981 Personal Statement(s) Addresses 28 RIO GRANDE URB CORRIENTES No Statement(s) present at this time TRUJILLO ALTO, PR 00976-6179 TRUJILLO ALTO, PR 00976 PO BOX 30853 SAN JUAN, PR 00929-1853 Employer(s) SOUTHERN AIR



Open Accounts

	BANCO POPUL 250042XXX		Ор
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	BANCO POPULAR DE PUERT	209 MUNOZ RIVERA AVE	
Account #	250042XXXXXXXXXX	SAN JUAN, PR 00918 (787) 724-3659	
Original Creditor	-	PAYMENT HISTORY	
Company Sold		2019 Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug	
Date Opened	Jan 2019	Sep Oct Nov Dec	
Account Status	Open	Sep our Nov Dec	
Payment Status	Current	ок ок	
Status Updated	Feb 2019	(<u>on</u>) on	
Balance	\$32,490		
Balance Updated	Feb 19, 2019		
Original Balance	\$33,040		
Monthly Payment	\$550		
Past Due Amount	-		
Highest Balance	-		
Terms	60 Months		
Responsibility	Individual		
Your Statement	-		
Comments	-		



	DEPT OF EDUC. 900000XXX		Open
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	DEPT OF EDUCATION/NELN	121 S 13TH ST	
Account #	900000XXXXXXXXX	LINCOLN, NE 68508 (888) 486-4722	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2019 2018 2017 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug	
Date Opened	Aug 2016	90 120 120	
Account Status	Open	90 90	
Payment Status	Current, was past due 150 days	2016	
Status Updated	Aug 2018	Jan Feb Mar Apr	
Balance	\$29,139	May Jun Jul Aug	
Balance Updated	Jan 31, 2019	Sep Oct Nov Dec	
Original Balance	\$26,200		
Monthly Payment	\$296	OK OK 120 120+ Days Late 90 90 Days Late Data Unavailable	
Past Due Amount	-		
Highest Balance	-		
Terms	120 Months		
Responsibility	Individual		
Your Statement	-		
Comments	Student loan - payment deferred		



	DEPT OF EDUC 900000XXX		Open
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	DEPT OF EDUCATION/NELN	121 S 13TH ST	
Account #	900000XXXXXXXXX	LINCOLN, NE 68508 (888) 486-4722	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2019 2018 2017 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug	
Date Opened	Aug 2016	90 120 120	
Account Status	Open	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Payment Status	Current, was past due 150 days	2016	
Status Updated	Aug 2018	Jan Feb Mar Apr	
Balance	\$45,050	May Jun Jul Aug	
Balance Updated	Jan 31, 2019	Sep Oct Nov Dec	
Original Balance	\$39,797		
Monthly Payment	\$461	OK OK 120 120+ Days Late 90 90 Days Late Data Unavailable	
Past Due Amount	-	20 20 20 20 Data Gliavallanie	
Highest Balance	-		
Terms	120 Months		
Responsibility	Individual		
Your Statement	-		
Comments	Student loan - payment deferred		

Summary



FIRST PREMIER BANK 517800XXXXXXXXXX		
ACCOUNT DETAILS		CREDIT USAGE
Account Name	FIRST PREMIER BANK	Low Credit Usage
Account #	517800XXXXXXXXXX	Keeping your account balances as low as possible can have a positive impact on your credit.
Original Creditor	-	
Company Sold	-	CONTACT INFORMATION
Account Type	REVOLVING	
Date Opened	Aug 2018	601 S MINNESOTA AVE SIOUX FALLS, SD 57104
Account Status	Open	(605) 357-3000
Payment Status	Current	PAYMENT HISTORY 2019 2018
Status Updated	Feb 2019	Jan Feb Mar Apr Jan Feb Mar Apr
Balance	\$8	May Jun Jul Aug May Jun Jul Aug
Balance Updated	Feb 18, 2019	Sep Oct Nov Dec Sep Oct Nov Dec
Credit Limit	\$700	
Monthly Payment	\$8	ок ок
Past Due Amount	-	
Highest Balance	\$729	
Terms	Revolving	
Responsibility	Individual	
Your Statement	-	
Comments	-	



ACCOUNT DETAILS		CREDIT USAGE
Account Name	FIRST PREMIER BANK	Low Credit Usage
Account #	517800XXXXXXXXXX	Keeping your account balances as low as possible can have a positive impact on your credit.
Original Creditor	-	
Company Sold	-	CONTACT INFORMATION
Account Type	REVOLVING	CONTACT IN CHIMATION
Date Opened	Jun 2017	601 S MINNESOTA AVE SIOUX FALLS, SD 57104
Account Status	Open	(605) 357-3000
Payment Status	Current	PAYMENT HISTORY
Status Updated	Feb 2019	2019 2018 2017 Jan Feb Mar Apr Jan Feb Mar Apr
Balance	\$59	May Jun Jul Aug May Jun Jul Aug
Balance Updated	Feb 17, 2019	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Credit Limit	\$500	
Monthly Payment	\$30	ок ок
Past Due Amount	-	
Highest Balance	\$486	
Terms	Revolving	
Responsibility	Individual	
Your Statement	-	



•	NAVIENT 502935XXXXXXXXXX		
ACCOUNT DETA	AILS	CONTACT INFORMATION	
Account Name	NAVIENT	PO BOX 9655	
Account #	502935XXXXXXXXXX	WILKES BARRE, PA 18773 (888) 272-5543	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2019 2018 2017 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug	
Date Opened	Feb 2008	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Account Status	Open	Sep oct Nov Dec Sep oct Nov Dec Sep oct Nov Dec	
Payment Status	Current	2016 2015 2014	
Status Updated	Feb 2019	Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr	
Balance	\$8,554	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug	
Balance Updated	Feb 8, 2019	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Original Balance	\$12,278	2013 2012 Jan Feb Mar Apr Jan Feb Mar Apr	
Monthly Payment	\$102	May Jun Jul Aug May Jun Jul Aug	
Past Due Amount	-	Sep Oct Nov Dec Sep Oct Nov Dec	
Highest Balance	-	[ок] ок	
Terms	240 Months	_	
Responsibility	Joint Account		
Your Statement	-		
Comments	Account was in dispute-now resolved-reported by subscriber		
	Account previously in dispute - now resolved, reported by data furnisher (To be used for FCRA or FCBA disputes)		



Closed Accounts

AAFCU Closed 483369XXXXXXXXXXX **ACCOUNT DETAILS CREDIT USAGE** Account Name AAFCU Unknown Credit Usage Credit usage could not be calculated for this account Account # 483369XXXXXXXXXXX N/A because either the balance and/or credit limit were not reported. **Original Creditor** Company Sold **CONTACT INFORMATION** Account Type **REVOLVING** PO BOX 619001 Date Opened Aug 2013 DFW AIRPORT, TX 75261 (800) 533-0035 **Account Status** Closed **PAYMENT HISTORY** Paid, was past due 90 days **Payment Status** Status Updated Jul 2014 Jan Feb Mar Apr Jan Feb Mar Apr 30] [60] [90] Balance May Jun Jul Aug **Balance Updated** Jul 29, 2014 Sep Oct Nov Dec Sep Oct Nov Dec Credit Limit \$500 Monthly ok ok 30 30 Days Late Payment 60 60 Days Late 90 90 Days Late Past Due Amount **Highest Balance** \$615 Terms Revolving Responsibility Individual Your Statement Comments Credit line closed-consumer request-reported by

subscriber

Collections

Account closed at consumer's request



CAPITAL ONE AUTO FINAN

Closed

ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	CAPITAL ONE AUTO FINAN	PO BOX 259407	
Account #	620621XXXXXXXXXXXX	PLANO, TX 75025 (800) 946-0332	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2017 2016 2015 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Ap	r
Account Type	INSTALLMENT	FP FP N FP	_
Date Opened	Jan 2012	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Account Status	Closed	FP F	¬
Payment Status	Legally paid in full for less than the full balance	2014 2013 2012 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Ap	ır
Status Updated	Mar 2017	60 90 90 FP FP FP	
Balance	-	30 60 30 90 FP FP FP FP 30 6	
Balance Updated	Mar 31, 2017	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec 90 FP FP FP FP 30 90 90 60 90	_
Original Balance	\$17,415	2011	
Monthly Payment	-	Jan Feb Mar Apr	
Past Due Amount	-	May Jun Jul Aug	
Highest Balance	-	Sep Oct Nov Dec	
Terms	74 Months		
Responsibility	Individual	OK OK 30 30 Days Late FP Failed to Pay 60 60 Days Late	
Your Statement	-	N Negative 90 90 Days Late	
Comments	Election of remedy - reported by subscriber		



Closed

	905522XXXXXXX	XXXXXXXXX
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9635
Account #	905522XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	WILKES BARRE, PA 18773 (888) 272-5542
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	2016 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Date Opened	Aug 2008	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Account Status	Closed	
Payment Status	Paid satisfactorily	2013 2012 2011
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Balance	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$4,500	2010 2009
Monthly Payment	-	Jan Feb Mar Apr Jan Feb Mar Apr
Past Due Amount	-	May Jun Jul Aug May Jun Jul Aug
Highest Balance	-	Sep Oct Nov Dec Sep Oct Nov Dec
Terms	120 Months	
Responsibility	Individual	OK OK Data Unavailable
Your Statement	-	
Comments	-	



Closed

	905522XXXXXXX	XXXXXXXX	0.0004
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	DEPT OF ED/NAVIENT	PO BOX 9635	
Account #	905522XXXXXXXXXXXXXXXXXXXXX	WILKES BARRE, PA 18773 (888) 272-5542	
Original Creditor	-	PAYMENT HISTORY	
Company Sold		2016 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug	
Date Opened	Aug 2008	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Account Status	Closed		
Payment Status	Paid satisfactorily	2013 2012 2011 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr	
Status Updated	Aug 2016		
Balance	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug	
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Original Balance	\$6,000	2010 2009	
Monthly Payment	-	Jan Feb Mar Apr	
Past Due Amount	-	May Jun Jul Aug May Jun Jul Aug	
Highest Balance	-	Sep Oct Nov Dec Sep Oct Nov Dec	
Terms	120 Months		
Responsibility	Individual	OK OK Data Unavailable	
Your Statement	-		
Comments	-		



Closed

	905522XXXXXXX	IAAAAAAAA
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9635 WILKES BARRE, PA 18773
Account #	905522XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	(888) 272-5542
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	2016 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Date Opened	Jun 2009	
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Payment Status	Paid satisfactorily	2013 2012 2011
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Balance	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$4,500	2010 2009
Monthly Payment	-	Jan Feb Mar Apr Jan Feb Mar Apr
Past Due Amount	-	May Jun Jul Aug May Jun Jul Aug
Highest Balance	-	Sep Oct Nov Dec Sep Oct Nov Dec
Terms	120 Months	
Responsibility	Individual	OK OK Data Unavailable
Your Statement	-	
Comments	_	



Closed

	905522XXXXXXX	XXXXXXXX
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9635
Account #	905522XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	WILKES BARRE, PA 18773 (888) 272-5542
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	2016 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Date Opened	Jun 2009	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Account Status	Closed	Sep oct Nov Dec Sep oct Nov Dec Sep oct Nov Dec
Payment Status	Paid satisfactorily	2013 2012 2011
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Balance	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$6,000	2010 2009
Monthly Payment		Jan Feb Mar Apr Jan Feb Mar Apr
Past Due Amount	-	May Jun Jul Aug May Jun Jul Aug
Highest Balance		Sep Oct Nov Dec Sep Oct Nov Dec
Terms	120 Months	
Responsibility	Individual	OK OK Data Unavailable
Your Statement	-	
Comments	-	



Closed

	905522XXXXXXX	XXXXXXXXX
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9635
Account #	905522XXXXXXXXXXXXXXXXXXXX	WILKES BARRE, PA 18773 (888) 272-5542
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	2016 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Date Opened	Sep 2009	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Account Status	Closed	
Payment Status	Paid satisfactorily	2013 2012 2011
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Balance	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$1,000	2010
Monthly Payment	-	Jan Feb Mar Apr
Past Due Amount	-	May Jun Jul Aug
Highest Balance	-	Sep Oct Nov Dec
Terms	120 Months	
Responsibility	Individual	ОК OK Data Unavailable
Your Statement	-	
Comments	-	



Closed

	905522XXXXXXX	XXXXXXXXX
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9635
Account #	905522XXXXXXXXXXXXXXXXXXXX	WILKES BARRE, PA 18773 (888) 272-5542
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	2016 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Date Opened	Jan 2010	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Account Status	Closed	
Payment Status	Paid satisfactorily	2013 2012 2011
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Balance	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$5,500	2010
Monthly Payment	-	Jan Feb Mar Apr
Past Due Amount	-	May Jun Jul Aug
Highest Balance	-	Sep Oct Nov Dec
Terms	120 Months	
Responsibility	Individual	OK OK Data Unavailable
Your Statement	-	
Comments	-	



Closed

	905522XXXXXXX	XXXXXXXXX
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9635
Account #	905522XXXXXXXXXXXXXXXXXXXX	WILKES BARRE, PA 18773 (888) 272-5542
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	2016 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Date Opened	Sep 2009	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Account Status	Closed	
Payment Status	Paid satisfactorily	2013 2012 2011
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Balance	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$1,000	2010
Monthly Payment	-	Jan Feb Mar Apr
Past Due Amount	-	May Jun Jul Aug
Highest Balance	-	Sep Oct Nov Dec
Terms	120 Months	
Responsibility	Individual	OK OK Data Unavailable
Your Statement	-	
Comments	-	



Closed

	905522XXXXXXX	CXXXXXXXX
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9635
Account #	905522XXXXXXXXXXXXXXXXXXXXX	WILKES BARRE, PA 18773 (888) 272-5542
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	2016 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Date Opened	Jan 2010	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Account Status	Closed	
Payment Status	Paid satisfactorily	2013 2012 2011
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Balance	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$7,000	2010
Monthly Payment	-	Jan Feb Mar Apr
Past Due Amount	-	May Jun Jul Aug
Highest Balance	-	Sep Oct Nov Dec
Terms	120 Months	
Responsibility	Individual	ОК OK Data Unavailable
Your Statement	-	
Comments	-	

Collections

Summary



Closed

	905522XXXXXXX	CXXXXXXXX
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9635
Account #	905522XXXXXXXXXXXXXXXXXXXX	WILKES BARRE, PA 18773 (888) 272-5542
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	2016 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Date Opened	Nov 2010	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Account Status	Closed	
Payment Status	Paid satisfactorily	2013 2012 2011
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Balance	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$3,550	2010
Monthly Payment	-	Jan Feb Mar Apr
Past Due Amount	-	May Jun Jul Aug
Highest Balance	-	Sep Oct Nov Dec
Terms	120 Months	
Responsibility	Individual	ОК OK Data Unavailable
Your Statement	-	
Comments	-	



Closed

ACCOUNT DETAILS		CONTACT INFORM	MATION	
account Name	DEPT OF ED/NAVIENT	PO BOX 9635		
Account #	905522XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	WILKES BARRE, PA (888) 272-5542	A 18773	
Original Creditor		PAYMENT HISTOR	RY	
Company Sold	-	2016 Jan Feb Mar Apr	2015 Jan Feb Mar Apr	2014 Jan Feb Mar Apr
account Type	INSTALLMENT	May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
Pate Opened	Sep 2011			
Account Status	Closed	Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec
Payment Status	Paid satisfactorily	2013	2012	2011
Status Updated	Aug 2016	Jan Feb Mar Apr	Jan Feb Mar Apr	Jan Feb Mar Apr
Balance	-	May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec
Original Balance	\$3,791			
Monthly Payment	-	ок ОК	Data Unavailab	le
Past Due Amount	-			
lighest Balance	-			
erms	120 Months			
Responsibility	Individual			
our Statement	-			
Comments	-			



Closed

ACCOUNT DETAILS	
t Name	DEPT OF ED/NAVIENT
ccount #	905522XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jul 2013
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Aug 2016
Balance	-
Balance Updated	Aug 31, 2016
Original Balance	\$4,325
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-



Closed

ACCOUNT DETAILS	
ount Name	DEPT OF ED/NAVIENT 905522XXXXXXXXXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 2014
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Aug 2016
Balance	-
Balance Updated	Aug 31, 2016
Original Balance	\$7,200
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	-



FIRST PREMIER BANK 517800XXXXXXXXXX

Closed

ACCOUNT DETAILS Account Name FIRST PREMIER BANK Account # 517800XXXXXXXXXXX **Original Creditor** Company Sold Account Type **REVOLVING** Date Opened Jul 2008 **Account Status** Closed Payment Status Paid satisfactorily Status Updated Aug 2010 Balance **Balance Updated** Aug 20, 2010 Credit Limit \$300 Monthly Payment Past Due Amount **Highest Balance** \$475 Terms Revolving Responsibility Individual Your Statement Comments Credit line closed-grantor request-reported by subscriber

CREDIT USAGE



Unknown Credit Usage Credit usage could not be calculated for this account because either the balance and/or credit limit were

CONTACT INFORMATION

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

PAYMENT HISTORY

ок ок

2010	2009	2008
Jan Feb Mar Apr	Jan Feb Mar Apr	Jan Feb Mar Apr
May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec

Data Unavailable

not reported.



FIRST PREMIER BANK 517800XXXXXXXXXX

Closed

CREDIT USAGE ACCOUNT DETAILS Account Name FIRST PREMIER BANK Account # 517800XXXXXXXXXXX N/A **Original Creditor** Company Sold Account Type **REVOLVING** Date Opened Dec 2007 **Account Status** Closed Payment Status Paid satisfactorily Status Updated Aug 2010 Balance **Balance Updated** Aug 12, 2010 Credit Limit \$250 Monthly Payment Past Due Amount **Highest Balance** \$489 Terms Revolving Responsibility Individual ок ок Your Statement Comments Credit line closed-grantor request-reported by subscriber



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

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

PAYMENT HISTORY

2010	2009	2008
Jan Feb Mar Apr	Jan Feb Mar Apr	Jan Feb Mar Apr
May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec
2007		
Jan Feb Mar Apr		

May Jun Jul Aug
Sep Oct Nov Dec

Data Unavailable



NAVIENT Closed 502935XXXXXXXXXX **ACCOUNT DETAILS CONTACT INFORMATION** Account Name **NAVIENT** PO BOX 9655 WILKES BARRE, PA 18773 502935XXXXXXXXXXX Account # (888) 272-5543 **Original Creditor PAYMENT HISTORY** 2017 2016 2015 Company Sold Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr **INSTALLMENT** Account Type May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug Date Opened Aug 2006 Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec **Account Status** Closed **Payment Status** Paid satisfactorily 2012 2014 2013 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Status Updated Mar 2017 May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug Balance Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec Balance Mar 8, 2017 Updated 2011 2010 \$10,000 Original Balance Jan Feb Mar Apr Jan Feb Mar Apr Monthly May Jun Jul Aug May Jun Jul Aug Payment Sep Oct Nov Dec Sep Oct Nov Dec Past Due Amount **Highest Balance** OK OK Terms 120 Months Responsibility Joint Account Your Statement Comments Account was in dispute-now resolved-reported by subscriber Account previously in dispute - now resolved, reported by data furnisher (To be used for FCRA or FCBA disputes)



	NAVIENT SOLUTIONS INC 905522XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	NAVIENT SOLUTIONS INC	11100 USA PKWY	
Account #	905522XXXXXXXXXXXXXXXXXXXXX	FISHERS, IN 46037 (888) 272-5543	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2010 2009 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug	
Date Opened	Sep 2009		
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec	
Payment Status	Account transferred to another office	ок] ок	
Status Updated	Oct 2010	(OK) OK	
Balance	-		
Balance Updated	Oct 31, 2010		
Original Balance	\$1,000		
Monthly Payment	-		
Past Due Amount	-		
Highest Balance	-		
Terms	Unknown		
Responsibility	Individual		
Your Statement	-		
Comments	Transferred to another lender or claim purchased		



	NAVIENT SOLUTIONS INC 905522XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		Close	
ACCOUNT DETAILS		CONTACT INFORMATION		
Account Name	NAVIENT SOLUTIONS INC	11100 USA PKWY		
Account #	905522XXXXXXXXXXXXXXXXXXX	FISHERS, IN 46037 (888) 272-5543		
Original Creditor	_	PAYMENT HISTORY		
Company Sold	_	2010 2009 Jan Feb Mar Apr Jan Feb Mar Apr		
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug		
Date Opened	Sep 2009			
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec		
Payment Status	Account transferred to another office	ОК ОК		
Status Updated	Oct 2010	UKJUK		
Balance	-			
Balance Updated	Oct 31, 2010			
Original Balance	\$1,000			
Monthly Payment	-			
Past Due Amount	-			
Highest Balance				
Terms	Unknown			
Responsibility	Individual			
Your Statement	-			
Comments	Transferred to another lender or claim purchased			



	NAVIENT SOLUTIONS INC 905522XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	NAVIENT SOLUTIONS INC	11100 USA PKWY	
Account #	905522XXXXXXXXXXXXXXXXXXXX	FISHERS, IN 46037 (888) 272-5543	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2010 2009 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug	
Date Opened	Jan 2010		
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec	
Payment Status	Account transferred to another office	Gu av	
Status Updated	Oct 2010	ок ок	
Balance	-		
Balance Updated	Oct 31, 2010		
Original Balance	\$5,500		
Monthly Payment	-		
Past Due Amount	-		
Highest Balance	_		
Terms	Unknown		
Responsibility	Individual		
Your Statement	_		
Comments	Transferred to another lender or claim purchased		



	NAVIENT SOLUTIONS INC 905522XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	NAVIENT SOLUTIONS INC	11100 USA PKWY	
Account #	905522XXXXXXXXXXXXXXXXXXXX	FISHERS, IN 46037 (888) 272-5543	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2010 2009 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug	
Date Opened	Jan 2010		
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec	
Payment Status	Account transferred to another office	ок] ок	
Status Updated	Oct 2010	UK) UK	
Balance	-		
Balance Updated	Oct 31, 2010		
Original Balance	\$7,000		
Monthly Payment	-		
Past Due Amount	-		
Highest Balance	-		
Terms	Unknown		
Responsibility	Individual		
Your Statement	-		
Comments	Transferred to another lender or claim purchased		



•	NAVIENT SOLU 905522XXXXXXX		Closed
ACCOUNT DETAILS	s	CONTACT INFORMATION	
Account Name	NAVIENT SOLUTIONS INC	11100 USA PKWY	
Account #	905522XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	FISHERS, IN 46037 (888) 272-5543	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2009 2008 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug	
Date Opened	Aug 2008		
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec	
Payment Status	Account transferred to another office		
Status Updated	Oct 2009	ок ок	
Balance	-		
Balance Updated	Oct 31, 2009		
Original Balance	\$4,500		
Monthly Payment	-		
Past Due Amount	-		
Highest Balance	-		
Terms	Unknown		
Responsibility	Individual		
Your Statement	-		
Comments	Transferred to another lender or claim purchased		



NAVIENT SOLUTIONS INC 905522XXXXXXXXXXXXXXXXXXXX			Closed
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	NAVIENT SOLUTIONS INC	11100 USA PKWY	
Account #	905522XXXXXXXXXXXXXXXXXXXX	FISHERS, IN 46037 (888) 272-5543	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2009 2008 Jan Feb Mar Apr Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug	
Date Opened	Aug 2008		
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec	
Payment Status	Account transferred to another office		
Status Updated	Oct 2009	ок ок	
Balance	-		
Balance Updated	Oct 31, 2009		
Original Balance	\$6,000		
Monthly Payment	-		
Past Due Amount	-		
Highest Balance	_		
Terms	Unknown		
Responsibility	Individual		
Your Statement	_		
Comments	Transferred to another lender or claim purchased		



	NAVIENT SOLUTIONS INC 905522XXXXXXXXXXXXXXXXX		
ACCOUNT DETAILS		CONTACT INFOR	
Account Name	NAVIENT SOLUTIONS INC	11100 USA PKWY	
Account #	905522XXXXXXXXXXXXXXXXXXXX	FISHERS, IN 46037 (888) 272-5543	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2009 Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug	
Date Opened	Jun 2009	Sep Oct Nov Dec	
Account Status	Closed	Sep oct Nov bec	
Payment Status	Account transferred to another office	[ок] о К	
Status Updated	Oct 2009	<u>un</u> un	
Balance	-		
Balance Updated	Oct 31, 2009		
Original Balance	\$4,500		
Monthly Payment	-		
Past Due Amount	<u>-</u>		
Highest Balance	-		
Terms	Unknown		
Responsibility	Individual		
Your Statement	-		
Comments	Transferred to another lender or claim purchased		



	NAVIENT SOLUTIONS INC 905522XXXXXXXXXXXXXXXXX		
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	NAVIENT SOLUTIONS INC	11100 USA PKWY	
Account #	905522XXXXXXXXXXXXXXXXXXXXX	FISHERS, IN 46037 (888) 272-5543	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	2009 Jan Feb Mar Apr	
Account Type	INSTALLMENT	May Jun Jul Aug	
Date Opened	Jun 2009		
Account Status	Closed	Sep Oct Nov Dec	
Payment Status	Account transferred to another office	OK OK	
Status Updated	Oct 2009	UK UK	
Balance	-		
Balance Updated	Oct 31, 2009		
Original Balance	\$6,000		
Monthly Payment	_		
Past Due Amount	-		
Highest Balance			
Terms	Unknown		
Responsibility	Individual		
Your Statement	-		
Comments	Transferred to another lender or claim purchased		



NAVIENT Closed 905522XXXXXXXXXXXXXXXXXXX **ACCOUNT DETAILS CONTACT INFORMATION** Account Name **NAVIENT** 123 S JUSTISON ST WILMINGTON, DE 19801 Account # 905522XXXXXXXXXXXXXXXXXX **PAYMENT HISTORY Original Creditor** 2016 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Company Sold May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug Account Type INSTALLMENT Date Opened Mar 2007 Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec **Account Status** Closed 2013 2012 2011 **Payment Status** Paid satisfactorily Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Status Updated Aug 2016 May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug Balance Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec **Balance Updated** Aug 31, 2016 2010 2009 Original Balance \$3,500 Jan Feb Mar Apr Jan Feb Mar Apr Monthly Payment May Jun Jul Aug May Jun Jul Aug Past Due Amount Sep Oct Nov Dec Sep Oct Nov Dec **Highest Balance** Terms 27 Months ок ОК Data Unavailable Responsibility Individual Your Statement

Collections

Comments



SANTANDER CONSUMER USA

Closed

ACCOUNT DETAILS		CONTACT INFORM	MATION	
Account Name	SANTANDER CONSUMER USA	PO BOX 961245	161	
Account #	300001XXXXXXXXXXX	FT WORTH, TX 76 (866) 923-9282	161	
Original Creditor	-	PAYMENT HISTOR	RY	
Company Sold	-	2012 Jan Feb Mar Apr	2011 Jan Feb Mar Apr	2010 Jan Feb Mar Apr
Account Type	INSTALLMENT	May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
Date Opened	Mar 2007			
Account Status	Closed	Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec
Payment Status	Paid satisfactorily	2009	2008	2007
Status Updated	Feb 2012	Jan Feb Mar Apr	Jan Feb Mar Apr	Jan Feb Mar Apr
Balance	-	May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
Balance Updated	Feb 29, 2012	Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec
Original Balance	\$16,557			
Monthly Payment	-	ОКОК	Data Unavailab	lle
ast Due Amount	-			
lighest Balance	-			
erms	61 Months			
Responsibility	Individual			
our Statement	-			
Comments	-			



Collections

No collection accounts



Inquiries

Q WF CRD SVC	
Inquiry Date	Jan 28, 2019
Removal Date	Jan 2021
Business Type	Bank credit cards
Contact Information	4455 SPRING MOUNTAIN RD
	LAS VEGAS, NV 89102
	BYMAILONLY

Q DISCOVER FINANCIAL SER		
Inquiry Date	Jan 12, 2019	
Removal Date	Jan 2021	
Business Type	Bank credit cards	
Contact Information	12 READS WAY	
	NEW CASTLE, DE 19720	
	BYMAILONLY	

Q WF CRD SVC	
Inquiry Date	Dec 14, 2018
Removal Date	Dec 2020
Business Type	Bank credit cards
Contact Information	4455 SPRING MOUNTAIN RD LAS VEGAS, NV 89102 BYMAILONLY

Q SYNCB/AMAZON PLCC	
Inquiry Date	Sep 18, 2018
Removal Date	Sep 2020
Business Type	Bank credit cards
Contact Information	PO BOX 965015
	ORLANDO, FL 32896
	(866) 634-8379



Public Records

No public records



Credit Score



Learn More about FICO ® Scores ▶

Your score is near or slightly above the average of U.S. consumers and most lenders consider this a good score.

What's helping your score?



Low Revolving Credit Usage

You've limited the use of your available revolving credit.

Ratio of your revolving balances to your credit limits 6%

FICO® Scores evaluate the total revolving account balances in relation to the total credit limits on those accounts ②. People who keep their ratio of balances to credit limits low pose less risk to lenders than those with higher ratios.

For FICO High Achievers ②, the average ratio of the revolving account balances to the credit limits is less than 7%.

\bigcirc

Long Credit History

You have an established credit history.

Your oldest account was opened

12 Years, 7 Months ago

FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

FICO High Achievers ③ opened their oldest account 25 years ago, on average.

What's hurting your score?



Serious Delinquency

You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator

4 accounts

The presence of a serious delinquency or derogatory indicator ③ is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future.

As these items age, they will have less impact on the FICO® Score.

Most late payments stay on your report for no more than seven years.

Virtually no FICO High Achievers ③ have a 60 days late payment or worse listed on their credit report.



Loan Balances

The remaining balance on your mortgage or non-mortgage installment loans is too high.

Percentage of principal you have paid down on your open non-mortgage installment loans

0%

FICO® Scores weigh the balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan ® is first obtained the balance is high. As the loan is paid down, the balance decreases.

As installment loan balances decrease, they have less

Summary

Accounts

Collections

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Credit Score

Note, consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

FICO High Achievers ② have paid down an average of 40% of the principal on their non-mortgage installment loans.

What's helping your score?

You have no positive factors impacting your Score.

Credit Score Bad Payment Distory

What shurting your sages wing missed payments or derogatory indicators.

Number of your accounts with a missed payment or Few Accounts Paid On Time derogatory indicator

YOU COUNTS that are in good standing.

শিশ্বশিক্তর প্রতিষ্ঠিত বিষয়ে করি বিষয়ে বিষয় বিষয়ে বিষ

About 98% of FICO High Achievers ® have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

JAVIER CRUZ - Experian Date of Report: Mar 2, 2019



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.