



Credit Report Prepared For:

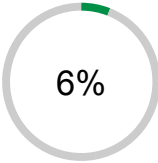
JAVIER CRUZ

TransUnion Report As Of: Mar 2, 2019

Personal & Confidential

Account Summary

My Accounts Summary	
Open Credit Cards	2
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	4
Total Open Accounts	6
Accounts Ever Late	4
Collections Accounts	0
Average Account Age	7 yrs 9 mos
Oldest Account	12 yrs 7 mos
newest account	🔄

My Overall Credit Usage	
	Credit Debt \$67 Total Credit \$1,200

My Debt Summary	
Credit and Retail Card Debt	\$67
Real Estate Debt	\$0
Installment Loans Debt	\$115,233
Collections Debt	\$0
Total Debt	\$115,300

My Hard Credit Inquiries
4

My Public Records
0

Account Summary

My Personal Information

Name

JAVIER CRUZ

Also Known As

TIRADO

CRUZ,JAVIER

TIRADO,JAVIER,C

TIRADO,CRUZ

Birth Year

1981

Personal Statement(s)

No Statement(s) present at this time

Addresses

0 PO BOX 30853
SAN JUAN, PR 00929

7 WELLS PARK DR #2
YONKERS, NY 10705

204 3RD ST #304
ALTUS AFB, OK 73523

Employer(s)

WESTERN GLOBAL AIRLINES

CAPE AIR

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Open Accounts



BP-AUTO
250042XXXXXX

Open

ACCOUNT DETAILS

Account Name	BP-AUTO
Account #	250042XXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jan 2019
Account Status	Open
Payment Status	Paid or paying as agreed
Status Updated	Feb 2019
Balance	\$32,490
Balance Updated	Feb 15, 2019
Original Balance	\$0
Monthly Payment	\$550
Past Due Amount	\$0
Highest Balance	\$33,040
Terms	060 Months
Responsibility	Individual account
Your Statement	-
Comments	

CONTACT INFORMATION

CARR 176 KM 1.3 CUPEY
RIO PIEDRAS, PR 00926
(787) 277-3267

PAYMENT HISTORY

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



DEPTEDNELNET
900000XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	DEPTEDNELNET
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 2016
Account Status	Open
Payment Status	Paid or paying as agreed
Status Updated	Jan 2019
Balance	\$29,139
Balance Updated	Jan 31, 2019
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$26,200
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	

CONTACT INFORMATION

3015 PARKER RD SUITE 400
AURORA, CO 80014
(888) 486-4722

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ OK ☐ 120+ Days Late
☐ 90 Days Late ☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



DEPTEDNELNET
900000XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	DEPTEDNELNET
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 2016
Account Status	Open
Payment Status	Paid or paying as agreed
Status Updated	Jan 2019
Balance	\$45,050
Balance Updated	Jan 31, 2019
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$39,797
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	

CONTACT INFORMATION

3015 PARKER RD SUITE 400
AURORA, CO 80014
(888) 486-4722

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ OK ☐ 120+ Days Late
☐ 90 Days Late ☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



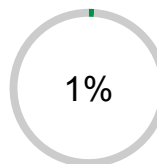
FST PREMIER
517800XXXXXX

Open

ACCOUNT DETAILS

Account Name	FST PREMIER
Account #	517800XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 2018
Account Status	Open
Payment Status	Paid or paying as agreed
Status Updated	Feb 2019
Balance	\$8
Balance Updated	Feb 18, 2019
Credit Limit	\$700
Monthly Payment	\$8
Past Due Amount	\$0
Highest Balance	\$729
Terms	Minimum
Responsibility	Individual account
Your Statement	-
Comments	-

CREDIT USAGE



Low Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

3820 N LOUISE AVE
SIOUX FALLS, SD 57107

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ OK

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



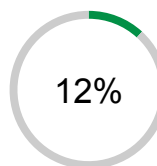
FST PREMIER
517800XXXXXX

Open

ACCOUNT DETAILS

Account Name	FST PREMIER
Account #	517800XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jun 2017
Account Status	Open
Payment Status	Paid or paying as agreed
Status Updated	Feb 2019
Balance	\$59
Balance Updated	Feb 17, 2019
Credit Limit	\$500
Monthly Payment	\$30
Past Due Amount	\$0
Highest Balance	\$486
Terms	Minimum
Responsibility	Individual account
Your Statement	-
Comments	-

CREDIT USAGE



Low Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

3820 N LOUISE AVE
SIOUX FALLS, SD 57107

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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☐ OK

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



NAVIENT
502935XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	NAVIENT
Account #	502935XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Feb 2008
Account Status	Open
Payment Status	Paid or paying as agreed
Status Updated	Feb 2019
Balance	\$8,554
Balance Updated	Feb 8, 2019
Original Balance	\$0
Monthly Payment	\$102
Past Due Amount	\$0
Highest Balance	\$12,278
Terms	240 Months
Responsibility	Joint account
Your Statement	-
Comments	Dispute resolved reported by grantor

CONTACT INFORMATION

PO BOX 9655
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2016				2015			
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May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ OK

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Closed Accounts

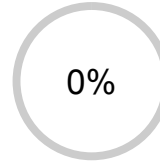
AAFCU
483369XXXXXX

Closed

ACCOUNT DETAILS

Account Name	AAFCU
Account #	483369XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 2013
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Feb 2019
Balance	\$0
Balance Updated	Feb 26, 2019
Credit Limit	\$500
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$615
Terms	-
Responsibility	Individual account
Your Statement	-
Comments	Account closed by consumer

CREDIT USAGE



No Credit Usage

You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 619001 MD2100
DALLAS, TX 75261
(817) 963-6000

PAYMENT HISTORY

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

☐ OK

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



CAP ONE AUTO
620621XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	CAP ONE AUTO
Account #	620621XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jan 2012
Account Status	Closed
Payment Status	-
Status Updated	Oct 2014
Balance	\$0
Balance Updated	Oct 31, 2014
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$17,415
Terms	074 Months
Responsibility	Individual account
Your Statement	-
Comments	Settled; less than full balance

CONTACT INFORMATION

CREDIT BUREAU DISPUTE PO BOX 259407
PLANO, TX 75025
(800) 946-0332

PAYMENT HISTORY

[Summary](#)

[Accounts \(Closed\)](#)

[Collections](#)

[Inquiries](#)

[Public Records](#)

[Credit Score](#)

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 2009
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$1,000
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 2008
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$4,500
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 2009
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$4,500
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 2009
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$1,000
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jan 2010
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$5,500
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 2010
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$3,550
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 2011
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$3,791
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jan 2010
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$7,000
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jul 2013
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$4,325
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 2014
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$7,200
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 2008
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$6,000
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DPT ED/NAVI
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DPT ED/NAVI
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 2009
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 24, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$6,000
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9635
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

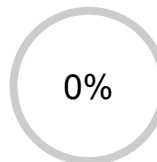
FST PREMIER
517800XXXXXX

Closed

ACCOUNT DETAILS

Account Name	FST PREMIER
Account #	517800XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Dec 2007
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Mar 2011
Balance	\$0
Balance Updated	Mar 11, 2011
Credit Limit	\$250
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$489
Terms	-
Responsibility	Individual account
Your Statement	-
Comments	Canceled by credit grantor

CREDIT USAGE



No Credit Usage

You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

3820 N LOUISE AVE
SIOUX FALLS, SD 57107

PAYMENT HISTORY

2011				2010			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OK

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

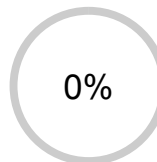
FST PREMIER
517800XXXXXX

Closed

ACCOUNT DETAILS

Account Name	FST PREMIER
Account #	517800XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jul 2008
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Oct 2010
Balance	\$0
Balance Updated	Oct 20, 2010
Credit Limit	\$300
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$475
Terms	-
Responsibility	Individual account
Your Statement	-
Comments	Canceled by credit grantor

CREDIT USAGE



No Credit Usage

You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

3820 N LOUISE AVE
SIOUX FALLS, SD 57107

PAYMENT HISTORY

2010

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

☐ OK

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

NAVIENT

502935XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	NAVIENT
Account #	502935XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 2006
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Feb 2017
Balance	\$0
Balance Updated	Feb 20, 2017
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$10,000
Terms	120 Months
Responsibility	Joint account
Your Statement	-
Comments	Dispute resolved reported by grantor

CONTACT INFORMATION

PO BOX 9655
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ OK

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

NAVIENT
905522XXXXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	NAVIENT
Account #	905522XXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Mar 2007
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 25, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$3,500
Terms	027 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 9500
WILKES BARRE, PA 18773
(888) 272-5543

PAYMENT HISTORY

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

2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

SANTANDER
300001XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	SANTANDER
Account #	300001XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Mar 2007
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Dec 2011
Balance	\$0
Balance Updated	Dec 16, 2011
Original Balance	\$0
Monthly Payment	\$50
Past Due Amount	\$0
Highest Balance	\$16,557
Terms	061 Months
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

PO BOX 961245
FORT WORTH, TX 76161
(866) 923-9282

PAYMENT HISTORY

2011

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

☐ OK

Summary

Accounts (Closed)

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Credit Score

Collections

No collection accounts

Summary

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Inquiries

Q AMBAR INFINI

Inquiry Date	Jan 19, 2019
Removal Date	Jan 2021
Business Type	Automotive
Contact Information	435 MARGINAL JOHN KENNEDY SAN JUAN, PR 00920 (787) 620-0900

Q POPULAR AUTO

Inquiry Date	Jan 19, 2019
Removal Date	Jan 2021
Business Type	Banks and s&ls
Contact Information	GPO BOX 2708 SAN JUAN, PR 00936 (787) 758-1989

Q SYNCB/AMAZON

Inquiry Date	Jul 19, 2018
Removal Date	Jul 2020
Business Type	Banks and s&ls
Contact Information	PO BOX 965015 ORLANDO, FL 32896 (866) 634-8379

Q SYNCB/PPC

Inquiry Date	Jul 15, 2018
Removal Date	Jul 2020
Business Type	Banks and s&ls
Contact Information	PO BOX 5138 TIMONIUM, MD 21094 (866) 528-3733

Summary

Accounts

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Credit Score

Public Records

No public records

Summary

Accounts

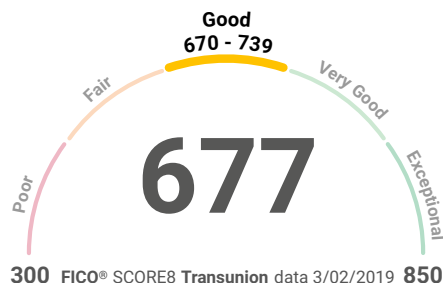
Collections

Inquiries

Public Records

Credit Score

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%.

✓ 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 ② 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 ② 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 ② 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 ② is first obtained the balance is high. As the loan is paid down, the balance decreases.

As installment loan balances decrease, they have less

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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.

Credit Score

What's helping your score?

You have no positive factors impacting your Score.

Recent Missed Payment

What's hurting your score?

You recently missed a payment or had a derogatory indicator reported on your credit report.

Few Accounts Paid On Time

Your most recent missed payment happened 8 Months ago. You have few accounts that are in good standing. The presence of missed or late payments or derogatory indicators SM on a credit report, including the number of missed payments, how late they were and how recently they occurred SM are correlated with future credit risk. The FICO SM Score considers the number of accounts showing delinquent payments. In your case this number is too low. Generally speaking, people who consistently pay their bills on time are less risky compared to people who've missed payments recently on some of your accounts or have accounts with derogatory indicators SM reported. As missed payments age, they have less impact on a FICO SM Score. FICO High Achievers SM have an average of 6 accounts currently being paid as agreed. About 98% of FICO High Achievers SM have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

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.