



Credit Report Prepared For:

JULIO O DELGADO

Experian Report As Of: Nov 18, 2018

Personal & Confidential

Account Summary

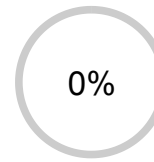
My Accounts Summary

Open Credit Cards	0
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	2
Total Open Accounts	3
Accounts Ever Late	2
Collections Accounts	0
Average Account Age	4 yrs
Oldest Account	12 yrs 2 mos
newest account	✚

My Hard Credit Inquiries

1

My Overall Credit Usage



Credit Debt
\$0
Total Credit
\$0

My Debt Summary

Credit and Retail Card Debt	\$0
Real Estate Debt	\$0
Installment Loans Debt	\$59,313
Collections Debt	\$0
Total Debt	\$60,600

My Public Records

1

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Account Summary

My Personal Information

Name

JULIO O DELGADO

Personal Statement(s)

No Statement(s) present at this time

Also Known As**Birth Year**

1982

Addresses

PO BOX 367918
SAN JUAN, PR 00936-7918

C15 CALLE 3 COLINAS DE CUPEY
SAN JUAN, PR 00926-7528

5202 GOLD VILLAS
VEGA ALTA, PR 00692-8631

Employer(s)[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

Open Accounts



ACCEPTANCE NOW
R08043XXXXXXXXXXXXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	ACCEPTANCE NOW
Account #	R08043XXXXXXXXXXXXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Rental Agreement
Date Opened	Oct 1, 2018
Account Status	Open
Payment Status	Current
Status Updated	Oct 1, 2018
Balance	\$1,287
Balance Updated	Oct 31, 2018
Original Balance	\$1,315
Monthly Payment	\$93
Past Due Amount	-
Highest Balance	-
Terms	14 Months
Responsibility	Joint Account
Your Statement	-
Comments	-

CONTACT INFORMATION

5501 HEADQUARTERS DR
PLANO, TX 75024
(888) 672-2411

PAYMENT HISTORY

2018

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 checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<input checked="" type="checkbox"/> OK	OK	<input checked="" type="checkbox"/> 120	120+ Days Late
<input checked="" type="checkbox"/> 30	30 Days Late	<input checked="" type="checkbox"/> FP	Failed to Pay
<input checked="" type="checkbox"/> 60	60 Days Late	<input checked="" type="checkbox"/> N	Negative
<input checked="" type="checkbox"/> 90	90 Days Late	<input type="checkbox"/>	Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



DEPT OF EDUCATION/NELN
900000XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Education Loan
Date Opened	May 1, 2016
Account Status	Open
Payment Status	Current
Status Updated	Oct 1, 2018
Balance	\$20,083
Balance Updated	Oct 31, 2018
Original Balance	\$19,882
Monthly Payment	\$111
Past Due Amount	-
Highest Balance	-
Terms	180 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<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"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK
<input type="checkbox"/> OK				<input type="checkbox"/> 120 120+ Days Late							
<input type="checkbox"/> 30 30 Days Late				<input type="checkbox"/> FP Failed to Pay							
<input type="checkbox"/> 60 60 Days Late				<input type="checkbox"/> N Negative							
<input type="checkbox"/> 90 90 Days Late				<input type="checkbox"/> Data Unavailable							

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



FIRST FEDERAL SAVINGS
700012XXXXXXX

Open

ACCOUNT DETAILS

Account Name	FIRST FEDERAL SAVINGS
Account #	700012XXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Auto Lease
Date Opened	Oct 1, 2018
Account Status	Open
Payment Status	Current
Status Updated	Nov 1, 2018
Balance	\$39,230
Balance Updated	Nov 12, 2018
Original Balance	\$39,230
Monthly Payment	\$445
Past Due Amount	-
Highest Balance	-
Terms	66 Months
Responsibility	Joint Account
Your Statement	-
Comments	-

CONTACT INFORMATION

PONCE DE LEON AV STOP 23
SAN JUAN, PR 00901
(809) 721-6200

PAYMENT HISTORY

2018

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 checked="" type="checkbox"/>	<input type="checkbox"/>

<input checked="" type="checkbox"/> OK	<input type="checkbox"/> 120+ Days Late
<input type="checkbox"/> 30 Days Late	<input type="checkbox"/> Failed to Pay
<input type="checkbox"/> 60 Days Late	<input type="checkbox"/> Negative
<input type="checkbox"/> 90 Days Late	<input type="checkbox"/> Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Closed Accounts

BANCO POPULAR DE PUERT
812070XXXXXX

Closed

ACCOUNT DETAILS

Account Name	BANCO POPULAR DE PUERT
Account #	812070XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Conventional Real Estate Loan, Including Purchase Money First
Date Opened	Jan 1, 2012
Account Status	Closed
Payment Status	Debt included in or discharged through bankruptcy chapter 13
Status Updated	May 1, 2012
Balance	-
Balance Updated	May 15, 2012
Original Balance	\$161,600
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Unknown
Responsibility	Joint Account
Your Statement	**CONSUMER STATEMENT** NEVER LATE, ACCOUNT WAS PAID AS AGREED.
Comments	-

CONTACT INFORMATION

209 MUNOZ RIVERA AVE
SAN JUAN, PR 00918
(787) 724-3659

PAYMENT HISTORY

2012				2011				2010			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" 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 checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" 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 checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2009											
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 checked="" type="checkbox"/>	<input type="checkbox"/>								
Sep	Oct	Nov	Dec								
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								
<input checked="" type="checkbox"/> OK				<input type="checkbox"/> 120+ Days Late							
<input type="checkbox"/> 30 Days Late				<input type="checkbox"/> Failed to Pay							
<input type="checkbox"/> 60 Days Late				<input type="checkbox"/> Negative							
<input type="checkbox"/> 90 Days Late				<input type="checkbox"/> Data Unavailable							

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

BANCO SANTANDER PUERTO
512457XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	BANCO SANTANDER PUERTO
Account #	512457XXXXXXXXXX
Original Creditor	-
Company Sold	BACK BOWL LLC
Account Type	Credit Card - Revolving Terms
Date Opened	Sep 1, 2006
Account Status	Closed
Payment Status	Debt included in or discharged through bankruptcy chapter 13
Status Updated	May 1, 2017
Balance	-
Balance Updated	May 11, 2017
Credit Limit	\$1,100
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,285
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender or claim purchased

CREDIT USAGE



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

AVE PONCE DE LEON 207
HATO REY, PR 00918
(787) 759-7070

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
FP	<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				2012			
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"/>
2011				2010							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
OK	OK	OK	OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
OK	OK	OK	OK	<input type="checkbox"/>	OK	OK	OK				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	OK	OK	OK	OK				

DEPT OF EDUCATION/NELN
900000XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Education Loan
Date Opened	Dec 1, 2013
Account Status	Closed
Payment Status	Account renewed or refinanced
Status Updated	May 1, 2016
Balance	-
Balance Updated	May 31, 2016
Original Balance	\$7,392
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	Account closed due to transfer or refinance

CONTACT INFORMATION

121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

PAYMENT HISTORY

2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK
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"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK

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

<input type="checkbox"/> OK	OK	<input type="checkbox"/> 120	120+ Days Late
<input type="checkbox"/> 30	30 Days Late	<input type="checkbox"/> FP	Failed to Pay
<input type="checkbox"/> 60	60 Days Late	<input type="checkbox"/> N	Negative
<input type="checkbox"/> 90	90 Days Late	<input type="checkbox"/>	Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DEPT OF EDUCATION/NELN
900000XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Education Loan
Date Opened	Sep 1, 2014
Account Status	Closed
Payment Status	Account renewed or refinanced
Status Updated	May 1, 2016
Balance	-
Balance Updated	May 31, 2016
Original Balance	\$7,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	Account closed due to transfer or refinance

CONTACT INFORMATION

121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

PAYMENT HISTORY

2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<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 checked="" type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<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 checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input type="checkbox"/>	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK

<input checked="" type="checkbox"/> OK	<input type="checkbox"/> 120+ Days Late
<input type="checkbox"/> 30 Days Late	<input type="checkbox"/> Failed to Pay
<input type="checkbox"/> 60 Days Late	<input type="checkbox"/> Negative
<input type="checkbox"/> 90 Days Late	<input type="checkbox"/> Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

DEPT OF EDUCATION/NELN
900000XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DEPT OF EDUCATION/NELN
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Education Loan
Date Opened	Jun 1, 2014
Account Status	Closed
Payment Status	Account renewed or refinanced
Status Updated	May 1, 2016
Balance	-
Balance Updated	May 31, 2016
Original Balance	\$3,413
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	120 Months
Responsibility	Individual
Your Statement	-
Comments	Account closed due to transfer or refinance

CONTACT INFORMATION

121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

PAYMENT HISTORY

2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<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 checked="" type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input type="checkbox"/>	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK
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 checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK

<input checked="" type="checkbox"/> OK	<input type="checkbox"/> 120+ Days Late
<input type="checkbox"/> 30 Days Late	<input type="checkbox"/> Failed to Pay
<input type="checkbox"/> 60 Days Late	<input type="checkbox"/> Negative
<input type="checkbox"/> 90 Days Late	<input type="checkbox"/> Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

VAPR FEDERAL CREDIT UN
309337XXXXXX

Closed

ACCOUNT DETAILS

Account Name	VAPR FEDERAL CREDIT UN
Account #	309337XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Secured Loan
Date Opened	Dec 1, 2017
Account Status	Closed
Payment Status	Paid satisfactorily
Status Updated	Oct 1, 2018
Balance	-
Balance Updated	Oct 31, 2018
Original Balance	\$6,150
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	48 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

2400 CARR. 177,
GUAYNABO, PR 00969
(787) 773-7600

PAYMENT HISTORY

2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK
<input type="checkbox"/> OK OK				<input type="checkbox"/> 120 120+ Days Late			
<input type="checkbox"/> 30 30 Days Late				<input type="checkbox"/> FP Failed to Pay			
<input type="checkbox"/> 60 60 Days Late				<input type="checkbox"/> N Negative			
<input type="checkbox"/> 90 90 Days Late				<input type="checkbox"/> Data Unavailable			

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



Collections

No collection accounts

Inquiries

Q CBNA	
Inquiry Date	Nov 17, 2018
Removal Date	Nov 2020
Business Type	Bank credit cards
Contact Information	PO BOX 6000 SIOUX FALLS, SD 57117 BYMAILONLY

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

Public Records

⚠ BANKRUPTCY CHAPTER 13-DISMISSED	
Filing Date	Apr 1, 2012
Amount	\$0
Reference Number	1202608esl
Court	Us bankruptcy court pu
Plaintiff	-

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

Credit Score




[Learn More about FICO®](#)




[Scores ▶](#)

Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

What's helping your score?

 Long Credit History

What's hurting your score?

-  Negative Items
-  Few Accounts Paid On Time
-  No Revolving Activity

[Summary](#)

[Accounts](#)

[Collections](#)

[Inquiries](#)

[Public Records](#)


[Credit Score](#)

Credit Score

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?

 Loan Balances

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

FICO® Score 2



FICO® SCORE 2

This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

**Learn More about FICO®
Scores ▶**

Your FICO® Score

This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

Learn More about FICO® Scores ▶

What's harming your score?

- ⊖ Negative Items
- ⊖ Bad Payment History
- ⊖ Loan Balances
- ⊖ No Revolving Activity

Summary

Accounts

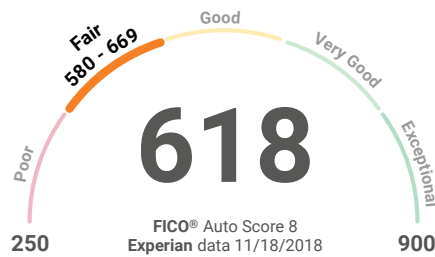
Collections

Inquiries

Public Records

Credit Score

FICO® Auto Score 8



FICO® AUTO SCORE 8

This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

**Learn More about FICO®
Scores ▶**

Your FICO® Score

This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

Learn More about FICO® Scores ▶

What's harming your score?



Negative Items



Few Accounts Paid On Time



Loan Balances



No Revolving Activity

[Summary](#)

[Accounts](#)

[Collections](#)

[Inquiries](#)

[Public Records](#)

[Credit Score](#)

FICO® Auto Score 2



FICO® AUTO SCORE 2

This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

Your FICO® Score

This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

What's harming your score?



Negative Items



No Revolving Activity



Loan Balances



Short Loan History

[Summary](#)

[Accounts](#)

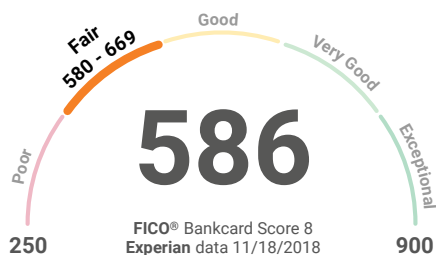
[Collections](#)

[Inquiries](#)

[Public Records](#)

[Credit Score](#)

FICO® Bankcard Score 8



FICO® BANKCARD SCORE 8

This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

**Learn More about FICO®
Scores ▶**

Your FICO® Score

This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

Learn More about FICO® Scores ▶

What's harming your score?

- ⊖ Negative Items
- ⊖ No Credit Card Activity
- ⊖ Few Accounts Paid On Time
- ⊖ Loan Balances

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

FICO® Score 3



FICO® SCORE 3

This is a previous FICO® Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

**Learn More about FICO®
Scores ▶**

Your FICO® Score

This is a previous FICO® Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

Learn More about FICO® Scores ▶

What's harming your score?

- ⊖ Negative Items
- ⊖ Short Account History
- ⊖ No Revolving Activity
- ⊖ Missed Payments

[Summary](#)

[Accounts](#)

[Collections](#)

[Inquiries](#)

[Public Records](#)

[Credit Score](#)

FICO® Bankcard Score 2



FICO® BANKCARD SCORE 2

This is a previous FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

**Learn More about FICO®
Scores ▶**

Your FICO® Score

This is a previous FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

Learn More about FICO® Scores ▶

What's harming your score?

- ⊖ Negative Items
- ⊖ No Credit Card Activity
- ⊖ Bad Payment History
- ⊖ Loan Balances

[Summary](#)

[Accounts](#)

[Collections](#)

[Inquiries](#)

[Public Records](#)

[Credit Score](#)

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.