

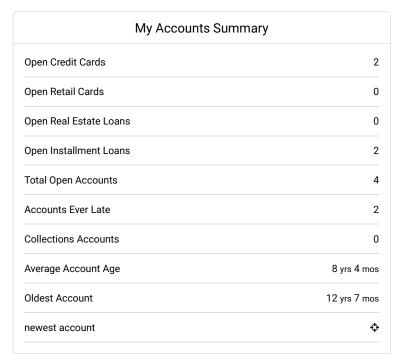
Credit Report Prepared For:

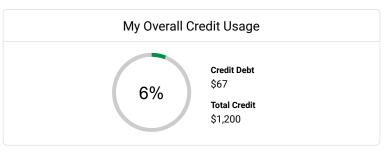
### **TIRADO JAVIER CRUZ/TIRADO**

Equifax Report As Of: Mar 2, 2019



## **Account Summary**







My Hard Credit Inquiries	
6	

My Public Records	
0	

WESTERN GLOBAL AIRLINES



## **Account Summary**

### My Personal Information Name TIRADO JAVIER CRUZ/TIRADO Also Known As JAVIER C TIRADO JAVIER CRUZ Birth Year 1981 Addresses 28 RIO GRANDE URB CORRIENTES TRUJILLO ALTO, PR 00976 PO BOX 30853 SAN JUAN, PR 00929 4689 MUSTANG PKWY APT 2409 CARROLLTON, TX 75010 Personal Statement(s) 4295 E MEXICO AVE APT 709 No Statement(s) present at this time **DENVER, CO 80222** 7 DAMON LN YONKERS, NY 10705 7 WELLS PARK DR APT 2 YONKERS, NY 10705 PO BOX 1633 WINCHESTER, VA 22604 2330 DULLES STATION BLVD HERNDON, VA 20171 3565 ALEC DR MIDDLEBURG, FL 32068 204 S 3RD ST #304 ALTUS, OK 73523 Employer(s)



# **Open Accounts**

	FIRST PR 517800XXXX	UD
ACCOUNT DETAILS		CREDIT USAGE
Account Name	FIRST PREMIER	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	3820 N LOUISE AVE TAPE ONLY SIOUX FALLS, SD 57107
Account Status	Open	(605) 357-3440
Payment Status	Pays account as agreed	2019 2018 2017
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 Sep Oct Nov Dec
Credit Limit	\$700	
Monthly Payment	\$8	2016 2015 2014  Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr
Past Due Amount	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Highest Balance	\$729	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Terms	М	
Responsibility	Individual Account	OK OK Data Unavailable
Your Statement	-	
Comments		



	FIRST PR 517800XXX	UDE
ACCOUNT DETAILS		CREDIT USAGE
Account Name	FIRST PREMIER	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	Jun 2017	3820 N LOUISE AVE TAPE ONLY SIOUX FALLS, SD 57107
Account Status	Open	(605) 357-3440
Payment Status	Pays account as agreed	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 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	<b>2016 2015 2014</b> Jan Feb Mar Apr Jan Feb Mar Apr
Past Due Amount	-	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug
Highest Balance	\$486	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Terms	М	
Responsibility	Individual Account	OK OK Data Unavailable
Your Statement	-	
Comments	-	



✓	NAVIE 502935XXX		Open
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	NAVIENT	PO BOX 9655 WILKES-BARRE, PA 18773-9655	
Account #	502935XXXXXXXXXX	(999) 999-9999	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	<b>2019 2018 2017</b> 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	
Account Status	Open		
Payment Status	Pays account as agreed	2016 2015	
Status Updated	Feb 2019	Jan Feb Mar Apr Jan Feb Mar Apr	
Balance	\$8,554	May Jun Jul Aug May Jun Jul Aug	
Balance Updated	Feb 8, 2019	Sep Oct Nov Dec Sep Oct Nov Dec	
Original Balance	\$0		
Monthly Payment	\$102	ОК	
Past Due Amount	-		
Highest Balance	\$12,278		
Terms	M240M		
Responsibility	Joint Account		
Your Statement	-		
Comments	-		



	POPULAR I 250042XXX		Ope
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	POPULAR LEASING	PO BOX 363228	
Account #	250042XXXXXXXXXX	SAN JUAN, PR 00936-3228 (787) 111-1111	
Original Creditor	-	PAYMENT HISTORY	
Company Sold	-	<b>2019 2018 2017</b> 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 2019	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	Pays account as agreed	2016 2015 2014	
Status Updated	Feb 2019	Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr	
Balance	\$32,490	May Jun Jul Aug May Jun Jul Aug May Jun Jul Aug	
Balance Updated	Feb 28, 2019	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Original Balance	\$0		
Monthly Payment	\$550	ОК	
Past Due Amount	-		
Highest Balance	\$33,040		
Terms	M 60M		
Responsibility	Individual Account		
Your Statement	-		
Comments	-		



### **Closed Accounts**

#### AAFCU Closed 483369XXXXXXXXXXX **ACCOUNT DETAILS CREDIT USAGE** Account Name AAFCU No Credit Usage You have no account balance. Keeping your account Account # 483369XXXXXXXXXXX 0% balances as low as possible can have a positive impact on your credit. **Original Creditor** Company Sold **CONTACT INFORMATION** Account Type **REVOLVING** MD 2100 PO BOX 619001 Date Opened Aug 2013 DFW AIRPORT, TX 75261-9001 (800) 533-0035 **Account Status** Closed **PAYMENT HISTORY Payment Status** Pays account as agreed 2017 Status Updated Feb 2019 Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Apr Balance \$0 May Jun Jul Aug **Balance Updated** Feb 26, 2019 Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec Credit Limit \$500 2016 2015 Monthly Payment Jan Feb Mar Apr Jan Feb Mar Apr Past Due Amount **Highest Balance** \$615 Sep Oct Nov Dec Sep Oct Nov Dec Terms М Responsibility Individual Account (ok) 0K Your Statement Comments



	CAPITAL ONE 620621XXXXX		Closed
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	CAPITAL ONE AUTO FIN	PO BOX 259407 CREDIT BUREAU DISPUTE	
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	
Account Type	INSTALLMENT	FP F	
Date Opened	Jan 2012	FP F	
Account Status	Closed	FP FP FP FP FP FP FP FP FP	
Payment Status	Bad debt & placed for collection & skip	2014 2013	
Status Updated	Mar 2017	Jan Feb Mar Apr  60 90	
Balance	\$0	May Jun Jul Aug May Jun Jul Aug 30 60 30 90	
Balance Updated	Mar 31, 2017	Sep Oct Nov Dec Sep Oct Nov Dec 30	
Original Balance	\$0	OK OK 30 30 Days Late	
Monthly Payment	-	FP Failed to Pay 60 60 Days Late 90 90 Days Late	
Past Due Amount	-		
Highest Balance	-		
Terms	M 74M		
Responsibility	Individual Account		
Your Statement	SETTLEMENT ACCEPTED ON THIS ACCOUNTPAID CHARGE OFF		
Comments	SETTLEMENT ACCEPTED ON THIS ACCOUNT		
	PAID CHARGE OFF		

Collections

Summary



### DEPT OF ED/NAVIENT 905522XXXXXXXXXXXXXXX

Closed

ACCOUNT DETAILS		CONTACT INFORMATION
account Name	DEPT OF ED/NAVIENT	PO BOX 9655
account #	905522XXXXXXXXXXXXXXXX	WILKES-BARRE, PA 18773-9655 (999) 999-9999
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	2016 2015 2014  Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar A
account Type	INSTALLMENT	
ate Opened	Jun 2014	
account Status	Closed	Sep Oct Nov Dec Sep Oct Nov De
ayment Status	Pays account as agreed	2013 2012
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr
Balance	\$0	May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$0	
Nonthly Payment	-	OK Data Unavailable
Past Due Amount	-	
lighest Balance	\$7,200	
erms	-	
Responsibility	Individual Account	
our Statement	FIXED RATE	
Comments	FIXED RATE	



Closed

ACCOUNT DETAILS	
count Name	DEPT OF ED/NAVIENT
Account #	905522XXXXXXXXXXXXXXXX
iginal Creditor	-
npany Sold	-
ccount Type	INSTALLMENT
te Opened	Jul 2013
ecount Status	Closed
ayment Status	Pays account as agreed
tatus Updated	Aug 2016
lance	\$0
lance Updated	Aug 31, 2016
ginal Balance	\$0
onthly Payment	-
ast Due Amount	-
phest Balance	\$4,325
rms	-
esponsibility	Individual Account
our Statement	FIXED RATE
omments	FIXED RATE



Closed

ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9655
Account #	905522XXXXXXXXXXXXXXXXX	WILKES-BARRE, PA 18773-9655 (999) 999-9999
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	Sep 2011	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Account Status	Closed	
Payment Status	Pays account as agreed	2013 2012
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr
Balance	\$0	May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$0	
Monthly Payment	-	OK OK
Past Due Amount	-	
Highest Balance	\$3,791	
Terms	-	
Responsibility	Individual Account	
Your Statement	FIXED RATE	
Comments	FIXED RATE	



Closed

	903322777777	^^^^^
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9655
Account #	905522XXXXXXXXXXXXXXXXX	WILKES-BARRE, PA 18773-9655 (999) 999-9999
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	<b>2016 2015 2014</b> 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	
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Payment Status	Pays account as agreed	2013 2012
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr
Balance	\$0	May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$0	
Monthly Payment	-	[ок] ок
Past Due Amount	-	
Highest Balance	\$3,550	
Terms	-	
Responsibility	Individual Account	
Your Statement	FIXED RATE	
Comments	FIXED RATE	



Closed

ACCOUNT DETAILS		CONTACT INFORMATION
ccount Name	DEPT OF ED/NAVIENT	PO BOX 9655
Account #	905522XXXXXXXXXXXXXXXX	WILKES-BARRE, PA 18773-9655 (999) 999-9999
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	<b>2016 2015 2014</b> 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	Jan 2010	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Account Status	Closed	Sep oct Nov Dec Sep oct Nov Dec
Payment Status	Pays account as agreed	2013 2012
Status Updated	Aug 2016	Jan Feb Mar Apr  Dan Feb Mar Apr
Balance	\$0	May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$0	
Monthly Payment	-	OK OK
Past Due Amount	-	
Highest Balance	\$7,000	
Terms	-	
Responsibility	Individual Account	
our Statement	FIXED RATE	
Comments	FIXED RATE	



Closed

ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9655
Account #	905522XXXXXXXXXXXXXXXXX	WILKES-BARRE, PA 18773-9655 (999) 999-9999
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	<b>2016 2015 2014</b> 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	
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Payment Status	Pays account as agreed	2013 2012
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr
Balance	\$0	May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$0	
Monthly Payment	-	OK OK
Past Due Amount	-	
Highest Balance	\$5,500	
Terms	-	
Responsibility	Individual Account	
our Statement	FIXED RATE	
Comments	FIXED RATE	



Closed

ACCOUNT DETAILS	
ount Name	DEPT OF ED/NAVIENT
ccount #	905522XXXXXXXXXXXXXXXX
ginal Creditor	-
ompany Sold	-
ccount Type	INSTALLMENT
ate Opened	Sep 2009
ccount Status	Closed
ayment Status	Pays account as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 31, 2016
riginal Balance	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,000
erms	-
Responsibility	Individual Account
our Statement	FIXED RATE
omments	FIXED RATE



Closed

ACCOUNT DETAILS	
ount Name	DEPT OF ED/NAVIENT
ccount #	905522XXXXXXXXXXXXXXXX
ginal Creditor	-
ompany Sold	-
ccount Type	INSTALLMENT
ate Opened	Sep 2009
ccount Status	Closed
ayment Status	Pays account as agreed
Status Updated	Aug 2016
Balance	\$0
Balance Updated	Aug 31, 2016
riginal Balance	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,000
erms	-
Responsibility	Individual Account
our Statement	FIXED RATE
omments	FIXED RATE



Closed

ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9655
Account #	905522XXXXXXXXXXXXXXXX	WILKES-BARRE, PA 18773-9655 (999) 999-9999
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	<b>2016 2015 2014</b> 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	Pays account as agreed	2013 2012
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr
Balance	\$0	May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$0	
Monthly Payment	-	OK OK
Past Due Amount	-	
Highest Balance	\$6,000	
Terms	-	
Responsibility	Individual Account	
our Statement	FIXED RATE	
Comments	FIXED RATE	



Closed

	905522XXXXXX	(XXXXXXX	
ACCOUNT DETAILS		CONTACT INFORMATION	
Account Name	DEPT OF ED/NAVIENT	PO BOX 9655	
Account #	905522XXXXXXXXXXXXXXXX	WILKES-BARRE, PA 18773-9655 (999) 999-9999	
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	Jun 2009	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec	
Account Status	Closed		
Payment Status	Pays account as agreed	2013 2012	
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr	
Balance	\$0	May Jun Jul Aug	
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec	
Original Balance	\$0		
Monthly Payment	-	ок ок	
Past Due Amount	-		
Highest Balance	\$4,500		
Terms	-		
Responsibility	Individual Account		
Your Statement	FIXED RATE		
Comments	FIXED RATE		



Closed

	90332288888	
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	DEPT OF ED/NAVIENT	PO BOX 9655
Account #	905522XXXXXXXXXXXXXXX	WILKES-BARRE, PA 18773-9655 (999) 999-9999
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	<b>2016 2015 2014</b> 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	
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Payment Status	Pays account as agreed	2013 2012
Status Updated	Aug 2016	Jan Feb Mar Apr Jan Feb Mar Apr
Balance	\$0	May Jun Jul Aug May Jun Jul Aug
Balance Updated	Aug 31, 2016	Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$0	
Monthly Payment	-	ок) ок
Past Due Amount	-	
Highest Balance	\$6,000	
Terms	-	
Responsibility	Individual Account	
Your Statement	FIXED RATE	
Comments	FIXED RATE	



Closed

ACCOUNT DETAILS	
count Name	DEPT OF ED/NAVIENT
Account #	905522XXXXXXXXXXXXXXXX
Original Creditor	-
ompany Sold	-
Account Type	INSTALLMENT
ate Opened	Aug 2008
ccount Status	Closed
ayment Status	Pays account as agreed
tatus Updated	Aug 2016
alance	\$0
Balance Updated	Aug 31, 2016
riginal Balance	\$0
Monthly Payment	-
Past Due Amount	-
ighest Balance	\$4,500
erms	-
Responsibility	Individual Account
our Statement	FIXED RATE
omments	FIXED RATE

Collections

Summary



#### **DEPT OF ED/NELNET** Closed 900000XXXXXXXXX **ACCOUNT DETAILS** CONTACT INFORMATION Account Name DEPT OF ED/NELNET 121 SOUTH 13TH ST LINCOLN, NE 68508 Account # 900000XXXXXXXXX MAIL ONLY **Original Creditor PAYMENT HISTORY** 2018 2017 2016 Company Sold 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 2016 90 120 120 Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec **Account Status** Closed 90 **Payment Status** Pays account as agreed 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr Status Updated Jan 2019 May Jun Jul Aug May Jun Jul Aug Balance \$45,050 Sep Oct Nov Dec Sep Oct Nov Dec **Balance Updated** Jan 31, 2019 Original Balance \$0 ок ок 120 120+ Days Late Monthly Payment 90 90 Days Late Data Unavailable Past Due Amount \$0 **Highest Balance** \$39,797 Terms D120M Responsibility Individual Account Your Statement STUDENT LOAN - PAYMENT DEFERRED

STUDENT LOAN - PAYMENT DEFERRED

Comments



#### **DEPT OF ED/NELNET** Closed 900000XXXXXXXXX **ACCOUNT DETAILS** CONTACT INFORMATION Account Name DEPT OF ED/NELNET 121 SOUTH 13TH ST LINCOLN, NE 68508 Account # 900000XXXXXXXXX MAIL ONLY **Original Creditor PAYMENT HISTORY** 2018 2017 2016 Company Sold 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 2016 90 120 120 Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec **Account Status** Closed 90 **Payment Status** Pays account as agreed 2015 2014 Jan Feb Mar Apr Jan Feb Mar Apr Status Updated Jan 2019 May Jun Jul Aug May Jun Jul Aug Balance \$29,139 Sep Oct Nov Dec Sep Oct Nov Dec **Balance Updated** Jan 31, 2019 Original Balance \$0 ок ок 120 120+ Days Late Monthly Payment 90 90 Days Late Data Unavailable Past Due Amount \$0 **Highest Balance** \$26,200 Terms D120M Individual Account Responsibility Your Statement STUDENT LOAN - PAYMENT DEFERRED

STUDENT LOAN - PAYMENT DEFERRED



## EDUCATIONAL FUNDING

Closed

	581915XXXXX	XXXXXXX
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	EDUCATIONAL FUNDING	1601 N PALM AVENUE
Account #	581915XXXXXXXXXXXXXX	PEMBROKE PINES, FL 33026 (954) 433-7503
Original Creditor	-	PAYMENT HISTORY
Company Sold	-	<b>2017 2016 2015</b> Jan Feb Mar Apr Jan Feb Mar Apr Jan Feb Mar Ap
Account Type	INSTALLMENT	May Jun Jul Aug May Jun Jul Aug May Jun Jul Au
Date Opened	May 2007	
Account Status	Closed	Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec
Payment Status	Pays account as agreed	2014 2013
Status Updated	Jul 2017	Jan Feb Mar Apr Jan Feb Mar Apr
Balance	\$0	May Jun Jul Aug May Jun Jul Aug
Balance Updated	Jul 1, 2017	Sep Oct Nov Dec Sep Oct Nov Dec
Original Balance	\$0	
Monthly Payment	\$100	[ок] ок
Past Due Amount	-	
Highest Balance	\$3,173	
Terms	М	
Responsibility	Individual Account	
our Statement	-	
Comments		



### FIRST PREMIER 517800XXXXXXXXXX

Closed

Account Name	FIRST PREMIER
Account #	517800XXXXXXXXXX
Original Creditor	
Company Sold	
Account Type	REVOLVING
Date Opened	Dec 2007
Account Status	Closed
Payment Status	Pays account as agreed
Status Updated	Mar 2011
Balance	\$0
Balance Updated	Mar 1, 2011
Credit Limit	\$250
Monthly Payment	
Past Due Amount	-
Highest Balance	\$489
Terms	M
Responsibility	Individual Account
Your Statement	ACCOUNT CLOSED BY CREDIT GRANTOR
Comments	ACCOUNT CLOSED 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 TAPE ONLY SIOUX FALLS, SD 57107 (605) 357-3440

### **PAYMENT HISTORY**

2011	2010	2009
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
2008	2007	2006
Jan Feb Mar Apr	Jan Feb Mar Apr	Jan Feb Mar Apr
May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
May Jun Jul Aug Sep Oct Nov Dec	May Jun Jul Aug Sep Oct Nov Dec	May Jun Jul Aug Sep Oct Nov Dec
Sep Oct Nov Dec		
Sep Oct Nov Dec		



### FIRST PREMIER 517800XXXXXXXXXX

Closed

Account Name	FIRST PREMIER
Account #	517800XXXXXXXXXX
Original Creditor	
Company Sold	
Account Type	REVOLVINO
Date Opened	Jul 2008
Account Status	Closed
Payment Status	Pays account as agreed
Status Updated	Oct 2010
Balance	\$1
Balance Updated	Oct 1, 2010
Credit Limit	\$300
Monthly Payment	
Past Due Amount	
Highest Balance	\$47
Terms	N
Responsibility	Individual Accoun
Your Statement	ACCOUNT CLOSED BY CREDIT GRANTOI
Comments	ACCOUNT CLOSED BY CREDIT GRANTOF

### **CREDIT USAGE**

0%

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 TAPE ONLY SIOUX FALLS, SD 57107 (605) 357-3440

### **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	2006
Jan Feb Mar Apr	Jan Feb Mar Apr
May Jun Jul Aug	May Jun Jul Aug
Sep Oct Nov Dec	Sep Oct Nov Dec

	مرا
OK	UK



#### NAVIENT Closed 502935XXXXXXXXXX **ACCOUNT DETAILS CONTACT INFORMATION** Account Name **NAVIENT** PO BOX 9655 WILKES-BARRE, PA 18773-9655 Account # 502935XXXXXXXXXXX (999) 999-9999 **Original Creditor** PAYMENT HISTORY 2017 2016 2015 Company Sold 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 2006 Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec **Account Status** Closed **Payment Status** Pays account as agreed 2014 2013 Jan Feb Mar Apr Jan Feb Mar Apr Status Updated Apr 2017 May Jun Jul Aug May Jun Jul Aug Balance \$0 Sep Oct Nov Dec Sep Oct Nov Dec **Balance Updated** Apr 7, 2017 Original Balance \$0 ок ок Monthly Payment Past Due Amount **Highest Balance** \$10,000 Terms M120M Responsibility Joint Account Your Statement Comments



#### **NAVIENT** Closed 905522XXXXXXXXXXXXXXX **ACCOUNT DETAILS CONTACT INFORMATION** Account Name **NAVIENT** PO BOX 9655 WILKES-BARRE, PA 18773-9655 Account # 905522XXXXXXXXXXXXXXX (999) 999-9999 **Original Creditor** PAYMENT HISTORY 2016 2015 2014 Company Sold 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 Mar 2007 Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec **Account Status** Closed **Payment Status** Pays account as agreed 2013 2012 Jan Feb Mar Apr Jan Feb Mar Apr Status Updated Aug 2016 May Jun Jul Aug May Jun Jul Aug Balance \$0 Sep Oct Nov Dec Sep Oct Nov Dec **Balance Updated** Aug 31, 2016 Original Balance \$0 ок ок Monthly Payment Past Due Amount **Highest Balance** \$3,500 Terms Responsibility Individual Account Your Statement FIXED RATE Comments FIXED RATE



#### **SALLIE MAE** Closed 905522XXXXXXXXXXXXXXX **ACCOUNT DETAILS CONTACT INFORMATION** Account Name SALLIE MAE PO BOX 9500 PO# SMI-0000013421 WILKES-BARRE, PA 18773 Account # 905522XXXXXXXXXXXXXXX MAIL ONLY **Original Creditor PAYMENT HISTORY** 2010 2009 2008 Company Sold 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 Jan 2010 Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec **Account Status** Closed **Payment Status** Pays account as agreed 2007 2006 Jan Feb Mar Apr Jan Feb Mar Apr Status Updated Oct 2010 May Jun Jul Aug May Jun Jul Aug Balance \$0 Sep Oct Nov Dec Sep Oct Nov Dec **Balance Updated** Oct 1, 2010 Original Balance \$0 ок ок Monthly Payment Past Due Amount **Highest Balance** \$7,000 Terms Responsibility Individual Account

Collections

Your Statement



#### **SALLIE MAE** Closed 905522XXXXXXXXXXXXXXX **ACCOUNT DETAILS CONTACT INFORMATION** Account Name SALLIE MAE PO BOX 9500 PO# SMI-0000013421 WILKES-BARRE, PA 18773 Account # 905522XXXXXXXXXXXXXXX MAIL ONLY **Original Creditor** PAYMENT HISTORY 2010 2009 2008 Company Sold 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 Jan 2010 Sep Oct Nov Dec Sep Oct Nov Dec Sep Oct Nov Dec **Account Status** Closed **Payment Status** Pays account as agreed 2007 2006 Jan Feb Mar Apr Jan Feb Mar Apr Status Updated Oct 2010 May Jun Jul Aug May Jun Jul Aug Balance \$0 Sep Oct Nov Dec Sep Oct Nov Dec **Balance Updated** Oct 1, 2010 Original Balance \$0 ок ок Monthly Payment Past Due Amount **Highest Balance** \$5,500 Terms Responsibility Individual Account

Collections

Your Statement



#### **SALLIE MAE** Closed 905522XXXXXXXXXXXXXXX **ACCOUNT DETAILS CONTACT INFORMATION** Account Name SALLIE MAE PO BOX 9500 PO# SMI-0000013421 WILKES-BARRE, PA 18773 Account # 905522XXXXXXXXXXXXXXX MAIL ONLY **Original Creditor PAYMENT HISTORY** 2010 2009 2008 Company Sold 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** Pays account as agreed 2007 2006 Jan Feb Mar Apr Jan Feb Mar Apr Status Updated Oct 2010 May Jun Jul Aug May Jun Jul Aug Balance \$0 Sep Oct Nov Dec Sep Oct Nov Dec **Balance Updated** Oct 1, 2010 Original Balance \$0 ок ок Monthly Payment Past Due Amount **Highest Balance** \$1,000 Terms Individual Account Responsibility Your Statement



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## SANTANDER CONSUMER U

Closed

ACCOUNT DETAILS		CONTACT INFOR	MATION	
Account Name	SANTANDER CONSUMER U		NS FWY STE 1100-N	l
Account #	300001XXXXXXXXXXX	DALLAS, TX 7524 (800) 861-6743	7	
Original Creditor	-	PAYMENT HISTOR	RY	
Company Sold	-	<b>2012</b> Jan Feb Mar Apr	<b>2011</b> Jan Feb Mar Apr	<b>2010</b> Jan Feb Mar Ap
Account Type	INSTALLMENT	May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Au
Date Opened	Mar 2007			
Account Status	Closed	Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec
Payment Status	Pays account as agreed	2009	2008	2007
Status Updated	Feb 2012	Jan Feb Mar Apr	Jan Feb Mar Apr	Jan Feb Mar Api
Balance	\$0	May Jun Jul Aug	May Jun Jul Aug	May Jun Jul Aug
Balance Updated	Feb 1, 2012	Sep Oct Nov Dec	Sep Oct Nov Dec	Sep Oct Nov Dec
Original Balance	\$0			
Monthly Payment	\$50	ок ОК		
Past Due Amount	-			
Highest Balance	\$16,557			
Terms	M 61M			
Responsibility	Individual Account			
Your Statement	-			
Comments	-			



## **Collections**

No collection accounts



# Inquiries

Q WF CRD SVC	
Inquiry Date	Jan 28, 2019
Removal Date	Jan 2021
Business Type	Bankcard
Contact Information CREDIT BUREAU DISPL	JTE RESOLUTI PO BOX 14517 DES MOINES, IA 50306 MAIL ONLY

Q POPULAR AUTO	
Inquiry Date	Jan 19, 2019
Removal Date	Jan 2021
Business Type	Auto financing
Contact Information	None provided

Q DISCOVER BANK	
Inquiry Date	Jan 12, 2019
Removal Date	Jan 2021
Business Type	National credit card cos.
Contact Information	None provided

Q WF CRD SVC	
Inquiry Date	Dec 14, 2018
Removal Date	Dec 2020
Business Type	Bankcard
Contact Information CREDIT BUREAU DISPUTE	E RESOLUTI PO BOX 14517
	DES MOINES, IA 50306
	MAIL ONLY

Q FIRST PREMIER BANK	
Inquiry Date	Aug 16, 2018
Removal Date	Aug 2020
Business Type	All banks
Contact Information	3820 N LOUISE AVENUE
	SIOUX FALLS, SD 57107
	(605) 357-3400

Q FIRST PREMIER BANK	
Inquiry Date	Jun 4, 2017
Removal Date	Jun 2019
Business Type	All banks
Contact Information	3820 N LOUISE AVENUE
	SIOUX FALLS, SD 57107
	(605) 357-3400



## **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?

## **⊘** L

### 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%.

## ✓ Lon

### 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.

## $\bigcirc$

### Recent Credit Card Usage

You've shown recent use of credit cards and/or open-ended accounts.

FICO® Scores evaluate the mix of credit cards, installment loans ② and mortgages. People who demonstrate recent and responsible use of credit cards and/or open-ended accounts

### 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

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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.



# Disclaimer

#### Disclaimer

### **About your FICO® Score 8 or other FICO Scores**

Recent Misseu raymem

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

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file of the time it is contact the provided as 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® 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® 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® Scores range from 250-900. Higher scores range from 250-900.

### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better under states from the provided faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for length of a first of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for length of a first of a fir

About 98% of FICO High Achievers ② have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

on time are less risky compared to people with recently