



Credit Report Prepared For:

LIZ CHANGO

Experian Report As Of: Jan 9, 2020

Personal & Confidential



Account Summary

My Accounts Summary	
Open Credit Cards	0
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	3
Total Open Accounts	3
Accounts Ever Late	4
Collections Accounts	3
Average Account Age	7 yrs 7 mos
Oldest Account	19 yrs 2 mos

My Hard Credit Inquiries	
5	

My Overall Credit Usage	
<div><div>0%</div></div>	<div>Credit Debt \$0</div> <div>Total Credit \$0</div>

My Debt Summary	
Credit and Retail Card Debt	\$0
Real Estate Debt	\$0
Installment Loans Debt	\$19,834
Collections Debt	\$1,788
Total Debt	\$21,622

My Public Records	
0	



Account Summary

My Personal Information

Name LIZ CHANGO	Personal Statement(s) No Statement(s) present at this time
Also Known As LIZ LUGO ESQUILIN LIZ LUGO LIZ LUGO ESQUILIN LISSY LUGO LIZZY ESQUILIN	
Birth Year 1964	
Addresses 2203 9TH CT NE WINTER HAVEN, FL 33881-1716 9 2203 NE WINTER HAVEN, FL 33881 2141 HONEYWELL AVE BRONX, NY 10460-1813	
Employer(s) COMFORT KEEPERS	

Open Accounts

CAPITAL ONE AUTO FINAN
620617XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	CAPITAL ONE AUTO FINAN
Account #	620617XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Sep 2016
Account Status!	Open
Payment Status	Past due 30 days six times or more
Status Updated	Oct 2019
Balance	\$10,674
Balance Updated	Nov 30, 2019
Original Balance	\$18,929
Monthly Payment	\$319
Past Due Amount	\$299
Highest Balance	-
Terms	72 Months
Responsibility	Joint Account
Your Statement	-
Comments	-

CONTACT INFORMATION

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

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> 30	<input type="checkbox"/> 30	<input type="checkbox"/> 30	<input type="checkbox"/> 30	<input type="checkbox"/> 30	<input type="checkbox"/> 30	<input type="checkbox"/> 30	<input type="checkbox"/> 30	<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"/> 30	<input type="checkbox"/> 30	<input type="checkbox"/> 30	<input type="checkbox"/> 30	<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"/> 30	<input type="checkbox"/> 30	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> 30	<input type="checkbox"/>	<input type="checkbox"/> 30	<input type="checkbox"/> 30	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2016											
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☐ 30 Days Late☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



✓

ONEMAIN
121821XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name

ONEMAIN

Account #

121821XXXXXXXXXX

Original Creditor

-

Company Sold

-

Account Type

INSTALLMENT

Date Opened

Dec 2018

Account Status!

Open

Payment Status

Current

Status Updated

Dec 2019

Balance

\$6,959

Balance Updated

Dec 31, 2019

Original Balance

\$7,775

Monthly Payment

\$228

Past Due Amount

-

Highest Balance

-

Terms

60 Months

Responsibility

Individual

Your Statement

-

Comments

-

CONTACT INFORMATION

PO BOX 1010

EVANSVILLE, IN 47706

(844) 298-9733

PAYMENT HISTORY

2019

2018

Jan Feb Mar Apr Jan Feb Mar Apr

☐☐☐☐☐☐☐☐

May Jun Jul Aug May Jun Jul Aug

☐☐☐☐☐☐☐☐

Sep Oct Nov Dec Sep Oct Nov Dec

☐☐☐☐☐☐☐☐

☐ OK

Summary

Accounts (Open)

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https://usa.experian.com/#/print/experian/now

5/19

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OPPLOANS/FINWISE
LAI009XXXXX

Open

ACCOUNT DETAILS

Account Name	OPPLOANS/FINWISE
Account #	LAI009XXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 2019
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$2,201
Balance Updated	Nov 30, 2019
Original Balance	\$2,100
Monthly Payment	\$403
Past Due Amount	-
Highest Balance	-
Terms	9 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

130 E RANDOLPH ST STE 34
CHICAGO, IL 60601
(312) 212-8079

PAYMENT HISTORY

2019

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 (Open)

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Credit Score

Closed Accounts

COOP A/C ARECIBO
102031XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	COOP A/C ARECIBO
Account #	102031XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Aug 2010
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Feb 2011
Balance	-
Balance Updated	Feb 28, 2011
Original Balance	\$6,050
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	30 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

CALLE CAPITAN ABREU ESQ
ARECIBO, PR 00612
(787) 878-2079

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
 ☐ Data Unavailable

Summary

Accounts (Closed)

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COOP A/C ARECIBO
102031XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	COOP A/C ARECIBO
Account #	102031XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 2009
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Oct 2010
Balance	-
Balance Updated	Oct 13, 2010
Original Balance	\$6,050
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	30 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

CALLE CAPITAN ABREU ESQ
ARECIBO, PR 00612
(787) 878-2079

PAYMENT HISTORY

2010				2009			
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)

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FIRST FEDERAL SAVINGS
100738XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	FIRST FEDERAL SAVINGS
Account #	100738XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jul 2004
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Jan 2011
Balance	-
Balance Updated	Jan 30, 2011
Original Balance	\$27,925
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	72 Months
Responsibility	Joint Account
Your Statement	**CONSUMER STATEMENT** Y ITEM DISPUTED BY CONSUMER
Comments	-

CONTACT INFORMATION

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

PAYMENT HISTORY

2011				2010				2009			
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)

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ONEMAIN
418219XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	ONEMAIN
Account #	418219XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Apr 2018
Account Status!	Closed
Payment Status	Account renewed or refinanced
Status Updated	Dec 2018
Balance	-
Balance Updated	Dec 31, 2018
Original Balance	\$3,035
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	42 Months
Responsibility	Individual
Your Statement	-
Comments	Account closed due to transfer or refinance

CONTACT INFORMATION

PO BOX 1010
EVANSVILLE, IN 47706
(844) 298-9733

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

☐ OK

Summary

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SYNCB/OLD NAVY
601859XXXXXX

Closed

ACCOUNT DETAILS

Account Name	SYNCB/OLD NAVY
Account #	601859XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Nov 2000
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Mar 2017
Balance	-
Balance Updated	Mar 17, 2017
Credit Limit	\$2,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,982
Terms	Revolving
Responsibility	Authorized User
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

CREDIT USAGE



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

CONTACT INFORMATION

PO BOX 965005
ORLANDO, FL 32896
(877) 222-6868

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				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				
<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)

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Credit Score

Collections


ENHANCED RECOVERY CO L
100332XX

Closed

ACCOUNT DETAILS

Account Name	ENHANCED RECOVERY CO L
Account #	100332XX
Original Creditor	AT T DIRECTV
Company Sold	-
Account Type	COLLECTION
Date Opened	Oct 2018
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Feb 2019
Balance	\$326
Balance Updated	Dec 29, 2019
Original Balance	\$326
Monthly Payment	-
Past Due Amount	\$326
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

8014 BAYBERRY RD
 JACKSONVILLE, FL 32256
 (614) 214-5970

PAYMENT HISTORY

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

☒ Negative

Summary

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Credit Score


MOUNTAIN RUN SOLUTIONS
553829XXXX

Closed

ACCOUNT DETAILS

Account Name	MOUNTAIN RUN SOLUTIONS
Account #	553829XXXX
Original Creditor	PROTECT YOUR HOME
Company Sold	-
Account Type	COLLECTION
Date Opened	Jun 2018
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Nov 2019
Balance	\$1,249
Balance Updated	Jan 3, 2020
Original Balance	\$1,849
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

313 E 1200 S STE 102
 OREM, UT 84058
 (877) 514-3883

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> N	<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"/> N	<input type="checkbox"/> N

☐ Negative

Summary

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Credit Score


SUNRISE CREDIT SERVICE
326541XXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	SUNRISE CREDIT SERVICE
Account #	326541XXXXXXXX
Original Creditor	CONSOLIDATED EDISON
Company Sold	-
Account Type	COLLECTION
Date Opened	Dec 2017
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Jul 2018
Balance	\$213
Balance Updated	Dec 28, 2019
Original Balance	\$213
Monthly Payment	-
Past Due Amount	\$213
Highest Balance	-
Terms	Unknown
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

260 AIRPORT PLAZA BLVD
 FARMINGDALE, NY 11735
 (800) 645-9824

PAYMENT HISTORY

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

☐ Negative

Summary

Accounts

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Inquiries

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Credit Score

Inquiries

Q WINGS FINANCIAL CU

Inquiry Date	Nov 13, 2019
Removal Date	Nov 2021
Business Type	Credit unions
Contact Information	14985 GLAZIER AVE APPLE VALLEY, MN 55124 (952) 997-8000

Q PARADIGM ACCEPTANCE CO

Inquiry Date	Nov 13, 2019
Removal Date	Nov 2021
Business Type	Finance companies - non specific
Contact Information	2504 BUILD AMERICA DR HAMPTON, VA 23666 (757) 825-0450

Q JPMCB CARD

Inquiry Date	Jun 7, 2019
Removal Date	Jun 2021
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

Q CREDIT ONE BANK NA

Inquiry Date	Apr 9, 2018
Removal Date	Apr 2020
Business Type	Bank credit cards
Contact Information	PO BOX 98875 LAS VEGAS, NV 89193 (702) 269-1000

Q ONEMAIN

Inquiry Date	Apr 6, 2018
Removal Date	Apr 2020
Business Type	Personal loan companies
Contact Information	PO BOX 59 EVANSVILLE, IN 47701 (800) 382-7951

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

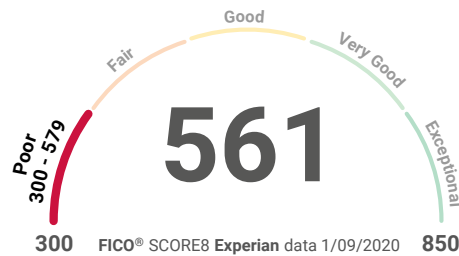
LIZ CHANGO - Experian
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Public Records

No public records

Credit Score



[Learn More about FICO®](#)

Scores ▶

Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

What's helping your score?

✓ No Serious Delinquency

There is no evidence of a serious delinquency (90 days past due or greater) or derogatory description on your credit report.

Number of your accounts that were ever 90 days late or worse

0 accounts

The presence of delinquencies or derogatory information ⓘ in a credit report is a powerful predictor of future payment risk. People with no previous late payments are much more likely to pay on time in the future.

Virtually no FICO High Achievers ⓘ have a 90 days late payment or worse listed on their credit report.

What's hurting your score?

⊖ Collection And/Or PR

You have a public record and/or collection on your credit report.

Number of collections on your credit report

3 collections

The presence of a derogatory public record ⓘ or collection ⓘ is highly correlated with future payment risk.

Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported.

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

Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

Virtually no FICO High Achievers ⓘ have a public record or collection listed on their credit report.

⊖ Few Accounts Paid On Time

You have few accounts that are in good standing.

Number of your accounts currently being paid as agreed

1 account

The FICO® Score considers the number of accounts showing on time payments. In your case this number is too low either because you have very



⊖ No Credit Card Activity

There is no recent activity on credit cards and/or open-ended accounts.

The FICO® Score evaluates the mix of credit cards, loans and mortgages on a credit report. Your credit report shows no open credit cards and/or open-ended accounts or sufficient recent information about your credit cards and/or open-ended accounts. People who demonstrate responsible use of different types of credit are generally less risky to lenders.



Credit Score

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?

No Revolving Activity

There is no recent activity on revolving and/or open-ended accounts.

The FICO® Score evaluates the mix of credit cards, loans and mortgages on a credit report. Your credit report shows no open revolving and/or open-ended accounts or sufficient recent information about your revolving and/or open-ended accounts. People who demonstrate responsible use of different types of credit are generally less risky to lenders.

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.