credit karma

Reported as of Jan 30, 2019

13

0

Eric Beach's Credit Report

Provided by TransUnion

Overview



Accounts

SYNCB/LOW

\$0 0% of Credit Limit*

Account Details

Remarks

Last Reported	Jan 18, 2019
Creditor Name	SYNCB/LOW
Account Type	Charge Account
Account Status	Open
Opened Date	Mar 12, 2014
Closed Date	-
Limit	\$10,000
Term	-
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$2,522
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Jul 07, 2017
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0

Payment History

Lates	0000			-								
2015	1	1	1	1	1	1	1	1	1	1	1	1
2017	1	1	1	1	4	1	1	1	1	1	1	1
2016	4	~	1	1	1	4	v	V	V.	4	1	1
2015	1	1	1	4	4	1	4	4	1	1	1	1
		•	м	*	M	4	4	A	8	a	M	D

Credit Utilization* 0.00%

Creditor Contact Details

SYNCB/LOWES PO BOX 956005 ORLANDO, FL 32896 (800) 444-1408 SYNCB/CCMNMC

\$0 0% of Credit Limit*

Account Details

Remarks

Last Reported Jan 18, 2019
Creditor Name SYNCB/CCMNMC
Account Type Charge Account
Account Status Open

Opened Date Oct 13, 2017

Closed Date

Limit \$2,500 Term

Monthly Payment \$0

Responsibility Individual
Balance \$0
Highest Balance \$2,174
Payment Status Current

 Payment Status
 Current

 Worst Payment Status
 Current

 Date of Last Payment
 Nov 05, 2017

 Amount Past Due
 \$0

 Times 30/60/90 Days Late
 0/0/0

Payment History

Latest Status: Current

Credit Utilization* 0.00%

Creditor Contact Details

SYNCB/CAR CARE MEINSMACO PO BOX 965036

ORLANDO, FL 32896 (866) 657-0376

\$0

Account Details

DSNB MACYS

Last Reported Jan 17, 2019 DSNB MACYS **Greditor Name** Charge Account Account Type Account Status Closed - Paid Dec 17, 2006 Opened Date Aug 11, 2014 Closed Date \$100 Limit Term \$0 Monthly Payment Individual Responsibility \$0 Balance \$60 Highest Balance Payment Status Current Current Worst Payment Status Jan 26, 2010 Date of Last Payment \$0 Amount Past Due Times 30/60/90 Days Late 0/0/0 Remarks Inactive account

2/2/19, 11:34 AM

ALASKA USA

\$344 3% of Credit Limit*

Account Datails

Last Reported	Jan 10, 2019
Creditor Name	ALASKA USA
Account Type	Credit Card
Account Status	Open
Opened Date	Aug 07, 2009
Closed Date	
Limit	\$12,500

Term — Monthly Payment \$15

Responsibility Individual Balance \$344 Highest Balance \$6,376 Payment Status Current

Worst Payment Status Current
Date of Last Payment Dec 13, 2018
Amount Past Due \$0
Times 30/60/90 Days Late 0/0/0
Remarks ---

Payment History

Latest Status: Current



Credit Utilization* 2.75%

Creditor Contact Details

ALASKA USA FCU 4000 CREDIT UNION ANCHORAGE, AK 99503 ALASKA USA \$217,592

Account Distails

Last Reported Jan 07, 2019
Creditor Name ALASKA USA

Creditor Name ALASKA USA
Account Type Conventional Real

Estate Mortgage

Account Status Open
Opened Date Sep 14, 2018

Closed Date

Limit

Term 360 Months
Monthly Payment \$1,777

Monthly Payment \$1,777
Responsibility Joint
Balance \$217,592
Highest Balance \$472,050

Payment Status Current
Worst Payment Status Current

 Date of Last Payment
 Jan 01, 2019

 Amount Past Due
 \$0

 Times 30/60/90 Days Late
 0/0/0

Remarks

Payment History

Latest Status: Corrent

JFMANJJASO N D

Creditor Contact Details

ALASKA USA FCU PO BOX 77404 EWING, NJ 08628 (877) 747-5073 SEARS/CBNA

\$2,001

Individual

Inactive account

Account Details.

Remarks

Jan 05, 2019 Last Reported SEARS/CBNA Creditor Name Account Type Charge Account Closed - Paid Account Status Opened Date Sep 14, 2013

Aug 16, 2017 Closed Date Limit

Term Monthly Payment \$0

Responsibility Balance 50 \$647 Highest Balance Payment Status Current

Worst Payment Status Current Oct 18, 2013 Date of Last Payment Amount Past Due \$0 Times 30/60/90 Days Late 0/0/0

Payment History

Latest Status: Current

Gredit Utilization* 0.00%

Creditor Contact Details

SEARS/CBNA PO BOX 6217 SIOUX FALLS, SD

AKUSACUR \$0

Account Details

Remarks

Dec 31, 2018 Last Reported AKUSACUR Creditor Name Line of Credit Account Type Open Account Status Opened Date Sep 11, 2013 Closed Date \$10,000 Limit Term SO Monthly Payment Individual Responsibility Balance \$0 \$2,700 Highest Balance Payment Status Current Worst Payment Status Current Mar 07, 2014 Date of Last Payment Amount Past Due \$0 Times 30/60/90 Days Late 0/0/0 Payment History

Latest Status: Current

Creditor Contact Details

ALASKA USA FOU CONSUMER PO BOX 196613 ANCHORAGE, AK 99519 THD/CBNA

\$0 0% of Credit Limit*

Acres		made.	Dist	mail or
Acc	οu	4Th	Detail	2000

Dec 29, 2018	Last Reported						
THD/CBNA	Creditor Name						
Charge Account	Account Type						
Open	Account Status						
Jan 23, 2005	Opened Date						
	Closed Date						
\$5,001	Limit						
-	Term						
\$0	Monthly Payment						
Individual	Responsibility						
\$0	Balance						
\$3,064	Highest Balance						
Current	Payment Status						
Current	Worst Payment Status						
Feb 22, 2017	Date of Last Payment						
\$0	Amount Past Due						

Times 30/60/90 Days Late

Remarks



2015	1	1	1	1	1	1	1	1	1	4	4		
2017	1	1	1	4	1	1	1	1	1	1	4	1	
2016	V	1	1	1	1	1	1	1	1	1	4	1	
2015	1	4	4	V	V	1	4	4	4	1	1	Y	
2014												4	
	3		M	A	M	4	3	A	5	0	N	D	

Creditor Contact Details

THE HOME DEPOT/CBNA PO BOX 6497 SIOUX FALLS, SD 5717

0/0/0

THD/CBNA \$0
0% of Credit Limit*

Account Ovtalis

Times 30/60/90 Days Late

Remarks

Dec 29, 2018 Last Reported THD/CBNA Creditor Name Account Type Charge Account Open Account Status Opened Date Sep 23, 2017 Closed Date \$5,001 Limit Term \$0 Monthly Payment Individual Responsibility Balance \$0 \$6 Highest Balance Payment Status Current Worst Payment Status Current Oct 06, 2017 Date of Last Payment Amount Past Due \$0 Payment History

Latest Status: Current

Credit Uhlurabon* 0.00%

Creditor Contact Details

THE HOME DEPOT/CBNA PO BOX 6497 SIOUX FALLS, SD

57117

0/0/0

CHASE AUTO

\$0

Account Detail							

Remarks

CHASE AUTO Automobile Closed Oct 30, 2015
Closed
Oct 30, 2015
Nov 29, 2018
-
60 Months
\$0
Individua
\$0
\$28,866
Current
Current
Nov 29, 2018
Sc
0/0/0

Payment History

Lates		



Creditor Contact Details

CHASE AUTO FINANCE PO BOX 901003 FORT WORTH, TX 76101 (800) 338-6675

Clased

SHEFFIELD FN \$0

Account Details

Last Reported Nov 20, 2018

Creditor Name SHEFFIELD FN
Account Type Secured Loan

Account Status Closed
Opened Date Jul 17, 2015

Closed Date New 20, 2018

Limit

Term 42 Months

Monthly Payment \$0
Responsibility Individual

Balance \$0 Highest Balance \$2,920

Payment Status Current
Worst Payment Status Current
Date of Last Payment Nov 20, 2018

 Date of Last Payment
 Nov 20, 2018

 Amount Past Due
 \$0

 Times 30/60/90 Days Late
 0/0/0

Closed

Remarks

Payment History

Latest Status: Current

2015

Creditor Contact Details

SHEFFIELD FINANCIAL LLC

PO BOX 1704 CLEMMONS, NC 27012 (336) 766-1388 US BK HM MTG

Account Details

Nov 19, 2018 Last Reported Creditor Name US BK HM MTG Conventional Real Account Type

Estate Mortgage

Closed Account Status

Apr 29, 2015 Opened Date Nov 19, 2018

Closed Date Limit

180 Months Term

\$0 Monthly Payment

Individual Responsibility Balance

\$167,000 Highest Balance

Payment Status Current Worst Payment Status Current

Nov 19, 2018 Date of Last Payment

Amount Past Due \$0 Times 30/60/90 Days Late 0/0/0

Closed Remarks

Payment History

Latest Status: Current

Unknown

\$0

Creditor Contact Details

US BANK HOME MORTGAGE 777 E WISCONSIN MILWAUKEE, WI 53202 (414) 765-5496

THD/CBNA

Account Details

Oct 09, 2018 Last Reported Creditor Name THD/CBNA Charge Account Account Type Closed - Paid Account Status Opened Date Mar 18, 2013

Mar 11, 2015 Closed Date \$8,000 Limit Term

\$0 Monthly Payment Individual Responsibility

Balance \$1,030

Highest Balance Current Payment Status Current Worst Payment Status

Feb 16, 2015 Date of Last Payment Amount Past Due \$0 0/0/0

Times 30/60/90 Days Late

Remarks Account closed by consumer

Payment History

Latest Status: Current

Credit Utilization* 0.00%

Creditor Contact Details

THE HOME DEPOT/CBNA PO BOX 6497 SIOUX FALLS, SD 57117

AKUSACUR \$6

Account Details

Limit

Remarks

Last Reported Jun 26, 2018
Creditor Name AKUSACUR
Account Type Automobile
Account Status Closed
Opened Date Aug 29, 2014
Closed Date Jun 26, 2018

Term 60 Months Monthly Payment \$265

Responsibility Joint Balance \$0

 Highest Balance
 \$15,025

 Payment Status
 Current

 Worst Payment Status
 Current

 Date of Last Payment
 Jun 26, 2018

 Amount Past Due
 \$0

 Times 30/60/90 Days Late
 0/0/0

Payment History

Latest Status: Current

Creditor Contact Details

ALASKA USA FOU CONSUMER PO BOX 196613 ANCHORAGE, AK

99519

Closed

CRDT FIRST

Account Details

Last Reported

Mar 11, 2018

Latest Status: Current

Payment History

Creditor Name Account Type

CRDT FIRST Charge Account

Account Status Opened Date

Closed - Paid Nov 08, 2013

2018

Closed Date

Mar 11, 2018

MAMJJASONO

Limit Term. \$3,000

Monthly Payment

\$0

Responsibility

Individual

Balance

\$0

Highest Balance

\$475

Payment Status

Current Current

Worst Payment Status Date of Last Payment

Mar 11, 2014

Amount Past Due

\$0 0/0/0

Times 30/60/90 Days Late Remarks

Inactive account

Unknown

Credit Utilization* 0.00%

Greditor Contact Details

CREDIT FIRST PO BOX 81315 CLEVELAND, OH

44181

(216) 362-5000

SYNCB/LOW \$0

Account Details

Last Reported Apr 26, 2017

Creditor Name SYNCB/LOW
Account Type Charge Account

Account Status Closed - Paid
Opened Date Jan 01, 2002

Closed Date Oct 27, 2013 Limit \$224

Yerm

Monthly Payment \$0
Hesponsibility Individual

Balance \$0

Highest Balance \$1,957
Payment Status Current

Worst Payment Status Current
Date of Last Payment Sep 15, 2009

Amount Past Due \$0

Times 30/60/90 Days Late 0/0/0

Remarks Closed

Payment History

Latest Status: Current

Credit Utilization* 0.00%

Creditor Contact Details

SYNCB/LOWES PO BOX 956005 ORLANDO, FL 32896 (800) 444-1408 AKUSACUR

Account Details

Nov 04, 2015 Last Reported AKUSACUR Creditor Name Automobile Account Type Closed Account Status Sep 28, 2013 Opened Date Nov 04, 2015 Closed Date Limit 60 Months Term \$272

Monthly Payment Individual Responsibility Balance Highest Balance Payment Status

Current Worst Payment Status Nov 04, 2015 Date of Last Payment \$0 Amount Past Due 0/0/0 Times 30/60/90 Days Late Remarks Closed Payment History

Latest Status: Current

2013

Creditor Contact Datails

ALASKA USA FCU CONSUMER PO BOX 196613 ANCHORAGE, AK

99519

\$0

\$15,408

Current

\$0 AKUSACUR

Account Details

Nov 04, 2015 Last Reported Creditor Name AKUSACUR Automobile Account Type Account Status Closed Opened Date Sep 28, 2013 Nov 04, 2015 Closed Date Limit 60 Months Term \$272 Monthly Payment

Payment Status Worst Payment Status Date of Last Payment Amount Past Due

Times 30/60/90 Days Late Remarks

Responsibility Individual \$0 Balance \$15,408 Highest Balance Current Payment History

Latest Status Current

Grediter Contact Details

ALASKA USA FCU CONSUMER PO BOX 196613

ANCHORAGE, AK 99519

Current Nov 04, 2015

\$0

0/0/0

Closed

SYNCB/LOW

\$0

Account Details

Remarks

Last Reported	Apr 26, 2017
Creditor Name	SYNCB/LOW
Account Type	Charge Account
Account Status	Closed - Paid
Opened Date	Jan 01, 2002
Closed Date	Oct 27, 2013
Limit	\$224
Term	_
Monthly Payment	Sc
Responsibility	Individua
Balance	Sc
Highest Balance	\$1,957
Payment Status	Current
Worst Payment Status	Curren
Date of Last Payment	Sep 15, 2009
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0

Payment History

1 miles	Charten	The second second	
Face a	SAMPLE ST	Current	

2017	1	1	1										
2016	1	1	1	1	1	1	1	V.	1	1	1	1	
2015	1	1	V	1	1	1	1	4	1	1	1	1	
2014	V	1	1	1	1	1	1	4	1	1	1	1	
2013												1	
	J	F	м	A	86	2	J	A	8	0	N	0	

Credit Utilization* 0.00%

Creditor Contact Details

SYNCB/LOWES PO BOX 956005 ORLANDO, FL 32896 (900) 444-1408

Closed

\$0 US BK HM MTG

\$0

Account Details

Apr 29, 2015 Last Reported US BK HM MTG Creditor Name

Conventional Real Account Type Estate Mortgage

Closed Account Status Opened Date Sep 10, 2010 Apr 29, 2015 Closed Date

Limit 180 Months Term \$2,134 Monthly Payment

Individual Responsibility Balance \$214,000 Highest Balance

Payment Status Current Worst Payment Status Current Apr 03, 2015 Date of Last Payment

Amount Past Due \$0 0/0/0 Times 30/60/90 Days Late Closed Remarks

Payment History

Latest Status: Current

2015 🗸

Unknown

(414) 765-5496

Creditor Contact Details

US BANK HOME MORTGAGE 777 E WISCONSIN MILWALIKEE, WI 53202

AKUSACUR \$0

Account Details

Remarks

Oet 21, 2012 Last Reported Creditor Name AKUSACUR Secured Loan Account Type Closed Account Status Opened Date Nov 02, 2011 Oct 21, 2012 Closed Date Limit 24 Months Term \$234 Monthly Payment Responsibility Individual Balance \$5,500 Highest Balance Payment Status Current Worst Payment Status Current Oct 21, 2012 Date of Last Payment \$0 Amount Past Due Times 30/60/90 Days Late 0/0/0 Payment History

Latest Status: Current

Greditor Contact Details

99519

Closed

ALASKA USA FOU CONSUMER PO BOX 196613 ANCHORAGE, AK ALASKA USA

Acres	oun	e Diag	Acres 1	5.00
P11.7.	CHIL	0.000		

Amount Past Due

Remarks

Times 30/60/90 Days Late

Last Reported	Jul 10, 2012			
Creditor Name	ALASKA USA			
Account Type	Credit Card			
Account Status	Closed			
Opened Date	Aug 07, 2009			
Closed Date	Jul 06, 2012			
Limit	\$12,500			
Term	_			
Monthly Payment	\$0			
Responsibility	Individual			
Balance	\$0			
Highest Balance	\$0			
Payment Status	Current			
Worst Payment Status	Current			
Date of Last Payment	May 27, 2012			

Payment History

Latest Status, Current

2012	1	1	1	1	1	1							
2011	1	1	1	1	V.	4	V	V	1	1	1	1	
2010	1	V	1	1	4	4	1	*	1	1	1	1	
2009								1	1	1	4	1	
		-	145	Δ	M	.1			5	0	N	0	

Condit Utilization* 0.00%

Creditor Contact Details

ALASKA USA FCU 4000 CREDIT UNION ANCHORAGE, AK

99503

\$0

0/0/0

stolen

Credit card lost or

AK USA FCU \$

Account Details

Last Reported Oct 12, 2010

Creditor Name AK USA FCU

Account Type Conventional Real

Estate Mortgage

Account Status Closed - Transferred

Opened Date Sep 10, 2010

Glosed Date Oet 12, 2010

Limit

Term 180 Months

Monthly Payment \$2,115

Responsibility Individual

Balance \$0

Highest Balance \$214,000

Payment Status Current

Worst Payment Status Current

Date of Last Payment Oct 12, 2010

Amount Past Due \$0

Times 30/60/90 Days Late 0/0/0

Remarks Transferred to

another lender

Payment History

Latest Status: Current

2010

J F M A M J J A S O N D

Creditor Contact Details

ALASKA USA FEDERAL CREDI 1800 TAPO CANYON GA69140191

SIMI VALLEY, CA

93063

(800) 451-6362

ALASKA USA

Account Details

Oct 10, 2010 Last Reported Creditor Name ALASKA USA Credit Card Account Type Closed Account Status Opened Date Aug 07, 2009

Sep 21, 2010 Closed Date Limit

\$10,000

Term \$0 Monthly Payment Individual Responsibility Balance

\$0 Highest Balance Current Payment Status Current Worst Payment Status Aug 27, 2010 Date of Last Payment

Amount Past Due \$0 Times 30/60/90 Days Late 0/0/0

Credit card lost or Remarks. stolen Payment History

Latest Status: Current

0.00% Gredit Utilization*

Creditor Contact Details

ALASKA USA FCU 4000 CREDIT UNION ANCHORAGE, AK 99503

US BK HM MTG

Account Details

Sep 16, 2010 Last Reported US BK HM MTG Creditor Name Conventional Real Account Type

Estate Mortgage

Closed Account Status Opened Date Sep 30, 2002 Sep 16, 2010 Closed Date

Limit 360 Months Term

\$1,942 Monthly Payment

Joint Responsibility \$0 Balance

\$234,000 Highest Balance Current Payment Status

Current Worst Payment Status Sep 07, 2010 Date of Last Payment \$0 Amount Past Due Times 30/60/90 Days Late 0/0/0

Closed Remarks

Payment History

Latest Status: Current



Greditor Contact Details

US BANK HOME MORTGAGE 777 E WISCONSIN MILWAUKEE, WI 53202 (414) 765-5496

CHASE CARD

\$0

			Te	- 12
$\Omega \sim$	SCON.	14507	3491	will be

Last Reported	May 27, 2010
Creditor Name	CHASE CARD
Account Type	Credit Card
Account Status	Closed - Paid
Opened Date	Feb 14, 2005
Closed Date	Aug 10, 2009

Limit -Term -Monthly Payment \$0
Responsibility Individual

Balance \$0 Highest Balance \$14,269

Payment Status Current
Worst Payment Status Current
Date of Last Payment Mar 16, 2010

Amount Past Due \$0
Times 30/60/90 Days Late 0/0/0

Remarks Account closed by consumer Payment History

Latest Status: Current

Credit Utilization* N/A

No credit limit reported

Creditor Contact Details

CHASE CARD PO BOX 15298 WILMINGTON, DE 19850

(800) 945-2000

Credit Inquiries

EQUIFAX MTG

Creditor Contact Details

EQUIFAX MORTGAGE SERVICE 815 E GATE DR 102 MOUNT LAUREL , NJ 08054 Inquiry Date: Jan 19, 2018 Removed By : Feb 2020 Inquiry Type: Misc.

CREDCO

Greditor Contact Details

GREDGO PO BOX 509124 SAN DIEGO , CA 92150 (800) 523-0233 Inquiry Date: Jul 3, 2018 Removed By : Aug 2020 Inquiry Type: Finance

^{*}Calculated using reported balance and credit limit on account.

[&]quot;Estimated based on the date of your inquiry and an assumed 2 year expiration period.

Collections



Public Records



How to Read Your Credit Report

Your full credit report is divided into five important sections:

Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.

Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your landers have been properly reporting your activity, and to look for any accounts that you didn't open.

Credit Inquiries

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.

60 Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.

Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the buseau once a month, it may take time for those updates to appear. View your report online to find highlights of information that could be important to your credit health.