



Reported as of Jan 30, 2019

# Eric Beach's Credit Report

Provided by TransUnion

## Overview

Your Credit Score



Account Mix

Credit Cards	13
Real Estate	5
Auto	3
Student	0
Other Loans	3
Total Accounts:	24

Employer Reported

GREEN DIAMOND RESOURCE CO

Date Reported

Feb 6, 2012

## Accounts

SYNCB/LOW

\$0  
0% of Credit Limit

Account Details

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
Remarks	--

Payment History

Latest Status: Current												
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization\* 0.00%

Creditor Contact Details

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

SYNCB/CCMNM

\$0

0% of Credit Limit

Account Details

Last Reported	Jan 18, 2019
Creditor Name	SYNCB/CCMNM
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
Worst Payment Status	Current
Date of Last Payment	Nov 05, 2017
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017										✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization\* 0.00%

Creditor Contact Details

SYNCB/CAR CARE MEINSMACO  
PO BOX 965036  
ORLANDO, FL  
32896  
(866) 657-0376

DSNB MACYS

\$0

Account Details

Last Reported	Jan 17, 2019
Creditor Name	DSNB MACYS
Account Type	Charge Account
Account Status	Closed - Paid
Opened Date	Dec 17, 2006
Closed Date	Aug 11, 2014
Limit	\$100
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$40
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Jan 26, 2010
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Inactive account

Payment History

Latest Status: Current

2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D

Unknown

Credit Utilization\* 0.00%

Creditor Contact Details

MACYS DEPARTMENT STORES  
PO BOX 8218  
MASON, OH  
45040

ALASKA USA

\$344

3% of Credit Limit\*

Account Details

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												
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization\* 2.75%

Creditor Contact Details

ALASKA USA FCU  
4000 CREDIT UNION  
ANCHORAGE, AK  
99503

## ALASKA USA

\$217,592

## Account Details

Last Reported	Jan 07, 2019
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
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: Current



## Creditor Contact Details

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

SEARS/CBNA

\$0

Account Details

Last Reported	Jan 05, 2019
Creditor Name	SEARS/CBNA
Account Type	Charge Account
Account Status	Closed - Paid
Opened Date	Sep 14, 2013
Closed Date	Aug 16, 2017
Limit	\$2,001
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$647
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Oct 18, 2013
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Inactive account

Payment History

Latest Status: Current

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization\* 0.00%

Creditor Contact Details

SEARS/CBNA  
PO BOX 6217  
SIOUX FALLS, SD  
57117

\$0

## Payment History

Latest Status: Current

[illegible]

#### Creditor Contact Details

ALASKA USA FCU CONSUMER  
PO BOX 196613  
ANCHORAGE, AK  
99519



\$0  
(0% of Credit Limit)

### Payment History

Latest Status: Current

[illegible]

Credit Utilization\* 0.00%

### Creditor Contact Details

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

THD/CBNA

\$0  
0% of Credit Limit\*

Account Details

Last Reported	Dec 29, 2018
Creditor Name	THD/CBNA
Account Type	Charge Account
Account Status	Open
Opened Date	Sep 23, 2017
Closed Date	—
Limit	\$5,001
Term	—
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$6
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Oct 06, 2017
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	—

Payment History

Latest Status: Current

2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2017									✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization\* 0.00%

Creditor Contact Details

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

\$0

### Payment History

Latest Status: Current

### Creditor Contact Details

CHASE AUTO FINANCE  
PO BOX 901003  
FORT WORTH, TX  
76101  
(800) 336-6675

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

### Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015							✓	✓	✓	✓	✓	✓

### Creditor Contact Details

SHEFFIELD FINANCIAL, LLC  
PO BOX 1704  
CLEMMONS, NC  
27012  
(336) 766-1388

## \$0

### Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015					✓	✓	✓	✓		✓		✓

Unknown

### Creditor Contact Details

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

\$0

## Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014										✓	✓	✓

Credit Utilization\* 0.00%

Creditor Contact Details:

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

\$0

### Payment History

Latest Status: Current

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓							
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014									✓	✓	✓	✓

#### Creditor Contact Details

ALASKA USA FCU CONSUMER  
PO BOX 196613  
ANCHORAGE, AK  
99519

CRDT FIRST

\$0

Account Details

Last Reported	Mar 11, 2018
Creditor Name	CRDT FIRST
Account Type	Charge Account
Account Status	Closed - Paid
Opened Date	Nov 08, 2013
Closed Date	Mar 11, 2018
Limit	\$3,000
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$475
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Mar 11, 2014
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Inactive account

Payment History

Latest Status: Current



Credit Utilization\* 0.00%

Creditor Contact Details

CREDIT FIRST  
PO BOX 81315  
CLEVELAND, OH  
44181  
(216) 362-5000



\$0

### Payment History

Apr 26, 2017

SYNCS/L0W

Charge Account

Closed - Paid

Jan 01, 2002

Oct 27, 2013

\$224

2000

\$0

Individual

\$0

\$1957

Current

Current:

Sep 15, 2009

50

0/0/0

Closed

2017 ✓ ✓ ✓

2016 ✓ ✓ ✓

2015 ✓ ✓ ✓

2014 ✓ ✓ ✓

2013

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

Credit Utilization\* 0.00%

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

\$0

### Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013									✓	✓	✓	✓

#### Creditor Contact Details

ALASKA USA FCU CONSUMER  
PO BOX 196613  
ANCHORAGE, AK  
99519

## AKUSACUR

\$0

## Account Details

Last Reported	Nov 04, 2015
Creditor Name	AKUSACUR
Account Type	Automobile
Account Status	Closed
Opened Date	Sep 28, 2013
Closed Date	Nov 04, 2015
Limit	--
Term	60 Months
Monthly Payment	\$272
Responsibility	Individual
Balance	\$0
Highest Balance	\$15,408
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Nov 04, 2015
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Closed

### Payment History

Latest Status: Current

	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013									✓	✓	✓	✓

## Creditor Contact Details

ALASKA USA FCU CONSUMER  
PO BOX 196613  
ANCHORAGE, AK  
99519

\$0

### Payment History

Latest Status: Current

2017												
2016												
2015												
2014												
2013												
J	F	M	A	M	J	J	A	S	O	N	D	

Credit Utilization\* 0.00%

#### Creditor Contact Details

SYNCHLOWES  
PO BOX 956005  
ORLANDO, FL  
32896  
(800) 444-3408

## US BK HM MTG

50

### Account Details

Last Reported	Apr 29, 2015
Creditor Name	US BK HM MTG
Account Type	Conventional Real Estate Mortgage
Account Status	Closed
Opened Date	Sep 10, 2010
Closed Date	Apr 29, 2015
Limit	---
Term	180 Months
Monthly Payment	\$2,134
Responsibility	Individual
Balance	\$0
Highest Balance	\$214,000
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Apr 03, 2015
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Closed

### Payment History

Latest Status: Current

[illegible]

#### Credit Contact Details

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

AKUSACUR

\$0

Account Details

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

Payment History

Latest Status: Current

2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011											✓
	J	F	M	A	M	J	J	A	S	O	N

Creditor Contact Details

ALASKA USA FCU CONSUMER  
PO BOX 196613  
ANCHORAGE, AK  
99519

ALASKA USA

\$0

Account Details

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
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Credit card lost or stolen

Payment History

Latest Status: Current

2012	✓	✓	✓	✓	✓	✓						
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009								✓	✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization\* 0.00%

Creditor Contact Details

ALASKA USA FCU  
4000 CREDIT UNION  
ANCHORAGE, AK  
99503

## AK USA FCU

\$0

## 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
Closed Date	Oct 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



## Creditor Contact Details

ALASKA USA FEDERAL CREDI  
1800 TAPO CANYON CA69140191  
SIMI VALLEY, CA  
93063  
(800) 451-6362



## ALASKA USA

\$0

## Account Details

Last Reported	Oct 10, 2010
Creditor Name	ALASKA USA
Account Type	Credit Card
Account Status	Closed
Opened Date	Aug 07, 2009
Closed Date	Sep 21, 2010
Limit	\$10,000
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$0
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Aug 27, 2010
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Credit card lost or stolen

## Payment History

Latest Status: Current

2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009								✓	✓	✓	✓	✓
	J	F	M	A	M	J	J	A	S	O	N	D

Credit Utilization\* 0.00%

## Creditor Contact Details

ALASKA USA FCU  
4000 CREDIT UNION  
ANCHORAGE, AK  
99503

## \$0

### Payment History

Latest Status: Current

Creditor Contact Details

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

## \$0

### Payment History

Latest Status: Current

Year	J	F	M	A	M	J	J	A	S	O	N
2010	✓	✓	✓	✓							
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2007	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2006					✓	✓	✓	✓	✓	✓	✓

Credit Utilization\* N/A

No credit limit reported

#### Creditor Contact Details

CHASE CARD  
PO BOX 15298  
WILMINGTON, DE  
19850  
(800) 945-2000

\* Calculated using reported balance and credit limit on account.

## Credit Inquiries

Inquiry Date: Jan 19, 2018  
Removed By: Feb 2020  
Inquiry Type: Misc.

Inquiry Date: Jul 3, 2018  
Removed By: Aug 2020  
Inquiry Type: Finance

\*Estimated based on the date of your inquiry and an assumed 2 year expiration period.

## Collections

✓ As of Jan 30, 2019, you had no collections accounts on your credit report.

## Public Records

✓ As of Jan 30, 2019, you had no public records on your credit report.

## 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 lenders 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 out approximation of when each inquiry will be removed from your report.

### 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 bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.