



Credit Report Prepared For:

HOANG VINH NGUYEN

Experian Report As Of: Dec 2, 2019

Personal & Confidential

Account Summary

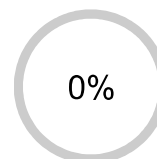
My Accounts Summary

Open Credit Cards	9
Open Retail Cards	0
Open Real Estate Loans	1
Open Installment Loans	0
Total Open Accounts	10
Accounts Ever Late	0
Collections Accounts	0
Average Account Age	3 yrs
Oldest Account	4 yrs 4 mos

My Hard Credit Inquiries

4

My Overall Credit Usage



Credit Debt
\$0
Total Credit
\$68,250

My Debt Summary

Credit and Retail Card Debt	\$0
Real Estate Debt	\$118,005
Installment Loans Debt	\$0
Collections Debt	\$0
Total Debt	\$118,005

My Public Records

0

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Account Summary

My Personal Information

Name

HOANG VINH NGUYEN

Personal Statement(s)

No Statement(s) present at this time

Also Known As

VINH NGUYEN

Birth Year

1958

Addresses

155 BREWSTER ST #APT 2L
BRIDGEPORT, CT 06605-3107

137 HOLLOW TREE RIDGE #APT 1723
DARIEN, CT 06820-4034

555 E WILLIAM ST
ANN ARBOR, MI 48104-2441

Employer(s)

AIG

SCOTIA BANK

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

Open Accounts



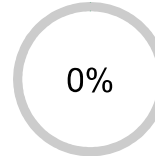
AMEX
349992XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	AMEX
Account #	349992XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jun 2016
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$0
Balance Updated	Nov 18, 2019
Credit Limit	\$12,000
Monthly Payment	\$35
Past Due Amount	-
Highest Balance	\$8,361
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

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

PO BOX 297871
FORT LAUDERDALE, FL 33329
(800) 874-2717

PAYMENT HISTORY

2019				2018				2017			
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
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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
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☐ OK

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



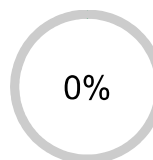
CAPITAL ONE BANK USA N
400344XXXXXX

Open

ACCOUNT DETAILS

Account Name	CAPITAL ONE BANK USA N
Account #	400344XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jul 2016
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$0
Balance Updated	Nov 25, 2019
Credit Limit	\$500
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$803
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



No Credit Usage
You have no account balance.
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CONTACT INFORMATION

15000 CAPITAL ONE DR
RICHMOND, VA 23238
(800) 955-7070

PAYMENT HISTORY

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2016			
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☐ OK

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



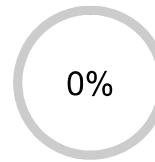
CBNA
426938XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	CBNA
Account #	426938XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 2018
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$0
Balance Updated	Nov 7, 2019
Credit Limit	\$5,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$133
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



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You have no account balance.
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CONTACT INFORMATION

50 NORTHWEST POINT ROAD
ELK GROVE VILLAGE, IL 60007

PAYMENT HISTORY

2019				2018			
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"/>
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<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 (Open)

Collections

Inquiries

Public Records

Credit Score



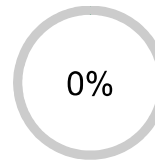
CITI
410039XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	CITI
Account #	410039XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Apr 2017
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$0
Balance Updated	Nov 18, 2019
Credit Limit	\$9,500
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$1,067
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



No Credit Usage
You have no account balance.
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CONTACT INFORMATION

PO BOX 6190
SIOUX FALLS, SD 57117
BY MAIL

PAYMENT HISTORY

2019				2018				2017			
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☐ OK

Summary

Accounts (Open)

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Inquiries

Public Records

Credit Score



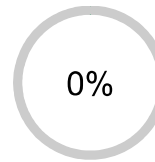
JPMCB CARD
414740XXXXXX

Open

ACCOUNT DETAILS

Account Name	JPMCB CARD
Account #	414740XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Dec 2016
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$0
Balance Updated	Nov 5, 2019
Credit Limit	\$8,000
Monthly Payment	\$35
Past Due Amount	-
Highest Balance	\$3,618
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



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You have no account balance.
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CONTACT INFORMATION

PO BOX 15369
WILMINGTON, DE 19850
(800) 945-2000

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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2016			
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ OK

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



RBC BANK
300009XXXXXX

Open

ACCOUNT DETAILS

Account Name	RBC BANK
Account #	300009XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REAL ESTATE
Date Opened	Jun 2018
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$118,005
Balance Updated	Nov 5, 2019
Original Balance	\$120,800
Monthly Payment	\$1,097
Past Due Amount	-
Highest Balance	-
Terms	360 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

8081 ARCO CORPORATE DR
RALEIGH, NC 27617
(252) 454-6064

PAYMENT HISTORY

2019				2018			
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"/>
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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 (Open)

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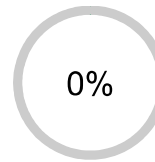
RBC BANK GEORGIA NA
400000XXXXXX

Open

ACCOUNT DETAILS

Account Name	RBC BANK GEORGIA NA
Account #	400000XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 2015
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$0
Balance Updated	Nov 30, 2019
Credit Limit	\$10,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$7,262
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

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

3475 PIEDMONT RD NE
ATLANTA, GA 30305
(800) 769-2553

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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☐ OK

Summary

Accounts (Open)

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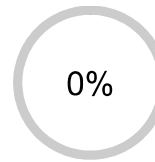
RBC BANK GEORGIA NA
490080XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	RBC BANK GEORGIA NA
Account #	490080XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 2015
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$0
Balance Updated	Nov 7, 2019
Credit Limit	\$12,000
Monthly Payment	\$15
Past Due Amount	-
Highest Balance	\$8,575
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



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You have no account balance.
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positive impact on your credit.

CONTACT INFORMATION

3475 PIEDMONT RD NE
ATLANTA, GA 30305
(800) 769-2553

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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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"/>
2016				2015							
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"/>				
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
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☐ OK

Summary

Accounts (Open)

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Inquiries

Public Records

Credit Score



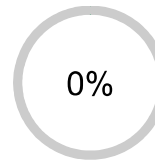
SYNCB/PPC
604419XXXXXX

Open

ACCOUNT DETAILS

Account Name	SYNCB/PPC
Account #	604419XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Apr 2019
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$0
Balance Updated	Nov 3, 2019
Credit Limit	\$5,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$342
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



No Credit Usage
You have no account balance.
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CONTACT INFORMATION

PO BOX 530975
ORLANDO, FL 32896
(844) 373-4961

PAYMENT HISTORY

2019			
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Sep	Oct	Nov	Dec
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☐ OK

Summary

Accounts (Open)

Collections

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Public Records

Credit Score



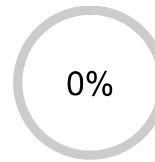
SYNCB/PPMC
521853XXXXXX

Open

ACCOUNT DETAILS

Account Name	SYNCB/PPMC
Account #	521853XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Mar 2016
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$0
Balance Updated	Nov 19, 2019
Credit Limit	\$6,250
Monthly Payment	\$39
Past Due Amount	-
Highest Balance	\$1,813
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



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You have no account balance.
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CONTACT INFORMATION

PO BOX 965005
ORLANDO, FL 32896
(866) 300-6432

PAYMENT HISTORY

2019				2018				2017			
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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2016			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
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Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ OK

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Closed Accounts

AMERICAN HONDA FINANCE
305695XXX

Closed

ACCOUNT DETAILS

Account Name	AMERICAN HONDA FINANCE
Account #	305695XXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Oct 2015
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Sep 2019
Balance	-
Balance Updated	Sep 22, 2019
Original Balance	\$24,332
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	60 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

600 KELLY WAY
HOLYOKE, MA 01040
BYMAILONLY

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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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"/>

2016				2015			
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)

Collections

Inquiries

Public Records

Credit Score

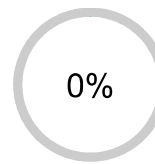
CAPITAL BANK,N.A.
462192XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	CAPITAL BANK,N.A.
Account #	462192XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Dec 2015
Account Status!	Closed
Payment Status	Current
Status Updated	Jun 2016
Balance	\$0
Balance Updated	Sep 29, 2017
Credit Limit	\$0
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$642
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-consumer request-reported by subscriber Account closed at consumer's request

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

1 CHURCH ST STE 100
ROCKVILLE, MD 20850
(800) 859-6412

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"/>

☐ OK

Summary

Accounts (Closed)

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Inquiries

Public Records

Credit Score

CAPITAL ONE BANK USA N
517805XXXXXX

Closed

ACCOUNT DETAILS

Account Name	CAPITAL ONE BANK USA N
Account #	517805XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 2015
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Dec 2018
Balance	-
Balance Updated	Dec 6, 2018
Credit Limit	\$1,201
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$360
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-consumer request-reported by subscriber Account closed at consumer's request

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

15000 CAPITAL ONE DR
RICHMOND, VA 23238
(800) 955-7070

PAYMENT HISTORY

2018				2017				2016			
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"/>
2015											
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 (Closed)

Collections

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Public Records

Credit Score

SYNCB/CARE CREDIT
601918XXXXXX

Closed

ACCOUNT DETAILS

Account Name	SYNCB/CARE CREDIT
Account #	601918XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 2018
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Nov 2019
Balance	-
Balance Updated	Nov 13, 2019
Credit Limit	\$3,200
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
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

950 FORRER BLVD
KETTERING, OH 45420
(937) 534-6950

PAYMENT HISTORY

2019				2018			
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 OK

Summary

Accounts (Closed)

Collections

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Credit Score

SYNCB/TJX COS DC
524366XXXXXX

Closed

ACCOUNT DETAILS

Account Name	SYNCB/TJX COS DC
Account #	524366XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 2016
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Oct 2018
Balance	-
Balance Updated	Oct 18, 2018
Credit Limit	\$1,024
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$65
Terms	Revolving
Responsibility	Individual
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 965015
ORLANDO, FL 32896
(877) 890-3150

PAYMENT HISTORY

2018				2017				2016			
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 OK

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



Collections

No collection accounts

Inquiries

Q RENTGROW

Inquiry Date	Oct 17, 2019
Removal Date	Oct 2021
Business Type	Tenant screeners (reseller)
Contact Information	400 5TH AVE STE 120 WALTHAM, MA 02451 (781) 890-5100

Q SPRINT

Inquiry Date	Jul 15, 2019
Removal Date	Jul 2021
Business Type	Wireless telephone service provider
Contact Information	333 INVERNESS DR S ENGLEWOOD, CO 80112 (888) 211-4727

Q CITIBANK NA., BEST BUY

Inquiry Date	Aug 21, 2018
Removal Date	Aug 2020
Business Type	All banks - non specific
Contact Information	701 E 60TH ST N SIOUX FALLS, SD 57104 BYMAILONLY

Q EQUIFAX MORTGAGE SERVI

Inquiry Date	Apr 2, 2018
Removal Date	Apr 2020
Business Type	Mortgage reporters
Contact Information	815 E GATE DR STE 102 MOUNT LAUREL, NJ 08054 (800) 333-0037

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

Public Records

No public records

Summary

Accounts

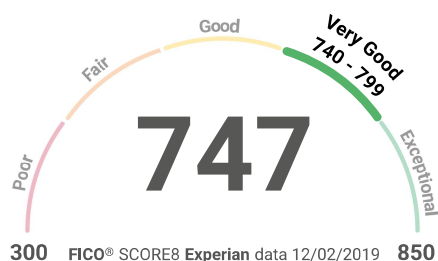
Collections

Inquiries

Public Records

Credit Score

Credit Score



[Learn More about FICO®](#)

[Scores ▶](#)

Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

What's helping your score?

✓ No Missed Payments

You have no missed payments on your credit accounts.

Number of your accounts with a missed payment or derogatory description

0 accounts

The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

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.

✓ 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 ② are generally considered less risky to lenders.

✓ No Collection Or Public Record

You have no public records or collections on your credit report.

Number of public records on your credit report

0 public records

Lenders would consider the fact that you have no public records ② or collections ② on your credit report as positive. The presence of a public record (such as a bankruptcy or tax lien) or collection is a powerful predictor of future payment risk - people with these items on their credit report are much more likely to miss future payments than those without them.

Virtually no FICO High Achievers ② have a public record or collection listed on their credit report.

What's hurting your score?

⊖ Short Account History

You have a short credit history.



People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

FICO High Achievers ② opened their oldest account 25 years ago, on average.

The remaining balance on your mortgage or non-mortgage installment loans is too high.

FICO® _____ and non-mortgage _____ (such as auto _____) _____ n
amounts. In general, when an installment loan ② is first obtained the balance is high. As the loan is paid down, the balance decreases.
Disclaimer

As installment loan balances decrease, they have less impact on a FICO® Score.

About your FICO® Score 8 or other FICO Scores

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.

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.