


Three Bureau Credit Report

Reference #: M66794041
Report Date: 09/16/2025


Personal Information

 Below is your personal information as it appears in your credit file. This information includes your legal name, current and previous addresses, employment information and other details.

| | TransUnion | Experian | Equifax |
|-----------------------|---|---|--|
| Credit Report Date: | 09/16/2025 | 09/16/2025 | 09/16/2025 |
| Name: | JUSTYCE PROMISE GRAY | JUSTYCE GRAY | JUSTYCE P GRAY |
| Also Known As: | - | - | - |
| Former: | - | - | JUSTYCE PROMISE GRAY |
| Date of Birth: | 8/4/1998 | 1998 | 8/4/1998 |
| Current Address(es): | 5333 FOSSIL CREEK BV 1018 HALTOM CITY, TX 76137 | 5333 FOSSIL CREEK BLVD APT 1018 FORT WORTH, TX 76137-2873 09/2025 | 3655 PRAIRIE WATERS DR APT 5 GRAND PRAIRIE, TX 75052 |
| Previous Address(es): | 3655 PRAIRIE WATERS DR 5126 GRAND PRAIRIE, TX 75052 3576 VELA LN 4207 FORT WORTH, TX 76137 | 3655 PRAIRIE WATERS DR APT 5 GRAND PRAIRIE, TX 75052-7023 08/2024 27956 JOHN F KENNEDY DR APT C MORENO VALLEY, CA 92555-5899 01/2025 | 5333 FOSSIL CREEK BLVD, AP FORT WORTH, TX 76137 5333 FOSSIL CREEK BLVD APT 1018 HALTOM CITY, TX 76137 |
| Employers: | AMAZON WALMART | IGS SOLUTIONSSTHIZY 14070 PERRIS BLVD MORENO VALLEY, CA, IGS SOLUTIONS | - |

Credit Score

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 Your Credit Score is a representation of your overall credit health. Most lenders utilize some form of credit scoring to help determine your credit worthiness.

| | TransUnion | Experian | Equifax |
|---------------|-------------|----------|-------------|
| Credit Score: | 566 | 605 | 568 |
| Lender Rank: | Unfavorable | Fair | Unfavorable |
| Score Scale: | 300-850 | 300-850 | 300-850 |

Risk Factors

TransUnion:

The date that you opened your oldest account is too recent Your oldest account is still too recent. A credit file containing older accounts will have a positive impact on your credit score because it demonstrates that you are experienced managing credit.

You have too many delinquent or derogatory accounts You have had too many accounts with payments that are at least 30 days late and/or on which a lender has reported a derogatory status. Late payments are a proven indicator of increased risk. People with late payments are at risk of being overextended, putting existing credit with lenders at risk.

The total of your delinquent or derogatory account balances is too high The total of the balances is high on your accounts with late payments or on which a lender has reported the account derogatory. Late payments are a proven indicator of risk. When credit line balances approach credit limits, risk is further increased because you don't have much credit available should it be needed, creating a greater chance of becoming overextended.

Too many of the delinquencies on your accounts are recent A delinquency is a payment that was made 30 or more days late. Too many late payments occurred recently on some of your accounts. Late payments are a proven indicator of increased risk. People with late payments are at risk of being overextended, putting existing credit with lenders at risk.

Experian:

The date that you opened your oldest account is too recent
 Lack of sufficient relevant real estate account information
 Lack of sufficient credit history
 The total of your delinquent or derogatory account balances is too high

Equifax:

The score(s) on your IdentityIQ credit report (using the VantageScore® 3.0 model) are provided as a tool to help you understand how lenders may view the data contained in your credit reports and evaluate your credit risk. We provide these scores solely for educational purposes. IdentityIQ does not offer credit; delivery of these scores does not qualify you for any loan. The scoring model your lender uses may be different than the VantageScore® 3.0. As a result, the score and score factors we have delivered may show differences when compared to the score and score factors produced by your lender's scoring model. Please also understand that lenders use multiple sources of information when underwriting a loan and making lending decisions. Credit scores are just one factor that may be used and each lender will have different criteria they consider.

IdentityIQ provides informational materials along with your credit report(s) and score(s) these materials are educational in nature and intended to broaden your understanding of how credit scoring works. They should not be construed as advice in handling your financial problems or making financial decisions. If you are having trouble keeping up with your bill payments or experiencing other financial difficulties, please contact a non-profit credit counseling service for assistance. These materials are for educational purposes only.

Summary

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Below is an overview of your present and past credit status including open and closed accounts and balance information.

| | TransUnion | Experian | Equifax |
|----------------------------|--------------------|--------------------|--------------------|
| Total Accounts: | 26 | 27 | 24 |
| Open Accounts: | 8 | 9 | 7 |
| Closed Accounts: | 18 | 18 | 17 |
| Delinquent: | 1 | 0 | 0 |
| Derogatory: | 11 | 9 | 10 |
| Collection: | 2 | 1 | 1 |
| Balances: | \$31,814.00 | \$30,649.00 | \$31,254.00 |
| Payments: | \$118.00 | \$412.00 | \$48.00 |
| Public Records: | 0 | 0 | 0 |
| Inquiries(2 years): | 1 | 0 | 0 |

Account History

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Information on accounts you have opened in the past is displayed below.

KIKOFF

| | TransUnion | Experian | Equifax |
|------------------------|----------------|----------------|--------------------------------------|
| Account #: | CLJTIN**** | CLJTIN**** | CLJTIN**** |
| Account Type: | Revolving | Revolving | Revolving |
| Account Type - Detail: | Charge account | Charge account | Charge account |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Open | Open | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 04/05/2022 | 04/01/2022 | 04/01/2022 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 0 | 0 | 0 |
| High Credit: | \$60.00 | \$60.00 | \$0.00 |
| Credit Limit: | \$750.00 | \$750.00 | \$750.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 08/31/2025 | 08/31/2025 | 08/01/2025 |
| Comments: | - | - | Charge |
| | | | Amount in H/C column is credit limit |
| Date Last Active: | 04/06/2023 | 08/01/2025 | 04/01/2023 |
| Date of Last Payment: | 04/06/2023 | 04/06/2023 | 04/01/2023 |

Two-Year payment history

Legend

| Month | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 |
| TransUnion | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | | | | |
| Experian | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |
| Equifax | | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK |

CHIMEFINAL

| | TransUnion | Experian | Equifax |
|------------------------|--------------------|--------------------------------|-------------------------|
| Account #: | 4BDB84FE5E1C63**** | C58349AE19694BDB84FE5E1C63**** | 694BDB84FE5E1C63**** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Unsecured loan | Unsecured loan | Unsecured loan |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Open | Open | Paid |
| Monthly Payment: | \$70.00 | \$70.00 | \$70.00 |
| Date Opened: | 07/23/2025 | 07/01/2025 | 07/01/2025 |
| Balance: | \$205.00 | \$205.00 | \$205.00 |
| No. of Months (terms): | 3 | 3 | 0 |
| High Credit: | \$200.00 | \$200.00 | \$200.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 08/25/2025 | 08/25/2025 | 08/01/2025 |
| Comments: | - | - | Fixed rate Unsecured |
| Date Last Active: | 08/25/2025 | 08/01/2025 | 08/01/2025 |
| Date of Last Payment: | - | - | 08/01/2025 |

Two-Year payment history

Legend

[illegible]

UTILITY SELFREPORTED

| | TransUnion | Experian | Equifax |
|------------------------|---|----------|---------|
| Account #: | 5089F1FEE1794738BCF9035F4365**** | | |
| Account Type: | Installment | | |
| Account Type - Detail: | Unknown - credit extension, review, or collection | | |
| Bureau Code: | Individual | | |
| Account Status: | Open | | |
| Monthly Payment: | \$125.00 | | |
| Date Opened: | - | | |
| Balance: | \$125.00 | | |
| No. of Months (terms): | 1 | | |
| High Credit: | \$125.00 | | |
| Credit Limit: | \$0.00 | | |
| Past Due: | \$0.00 | | |
| Payment Status: | Current | | |
| Last Reported: | 09/11/2025 | | |
| Comments: | - | | |
| Date Last Active: | 09/01/2025 | | |
| Date of Last Payment: | 09/11/2025 | | |

Two-Year payment history

Legend

[illegible]

| | TransUnion | Experian | Equifax |
|------------------------|------------------|----------------------------------|---------------------------------|
| Account #: | 90000075180**** | 90000075180**** | 90000075180**** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Educational | Educational | Educational |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Open | Open | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 07/05/2019 | 07/01/2019 | 07/01/2019 |
| Balance: | \$1,757.00 | \$1,757.00 | \$1,757.00 |
| No. of Months (terms): | 240 | 240 | 0 |
| High Credit: | \$1,750.00 | \$1,750.00 | \$1,750.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 08/31/2025 | 08/31/2025 | 08/01/2025 |
| Comments: | Payment deferred | Student loan - payment deferred. | Student loan - payment deferred |
| Date Last Active: | 08/31/2025 | 08/01/2025 | 08/01/2025 |
| Date of Last Payment: | 08/05/2025 | 08/05/2025 | 08/01/2025 |

Two-Year payment history

Legend

| Month | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 |
| TransUnion | | | | | | | | | | | | | | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |
| Experian | OK | | | | | | | | | | | | | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |
| Equifax | | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK |

| | TransUnion | Experian | Equifax |
|------------------------|------------------|----------------------------------|---------------------------------|
| Account #: | 90000075180**** | 90000075180**** | 90000075180**** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Educational | Educational | Educational |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Open | Open | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 07/05/2019 | 07/01/2019 | 07/01/2019 |
| Balance: | \$1,040.00 | \$1,040.00 | \$1,040.00 |
| No. of Months (terms): | 240 | 240 | 0 |
| High Credit: | \$1,000.00 | \$1,000.00 | \$1,000.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 08/31/2025 | 08/31/2025 | 08/01/2025 |
| Comments: | Payment deferred | Student loan - payment deferred. | Student loan - payment deferred |
| Date Last Active: | 08/31/2025 | 08/01/2025 | 08/01/2025 |
| Date of Last Payment: | 08/05/2025 | 08/05/2025 | 08/01/2025 |

Two-Year payment history

Legend

| Month | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 |
| TransUnion | | | | | | | | | | | | | | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |
| Experian | OK | | | | | | | | | | | | | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |
| Equifax | | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK |

TELECOM SELFREPORTED

| | TransUnion | Experian | Equifax |
|------------------------|------------|---|---------|
| Account #: | | 2E74795202DA42668E070C93414B**** | |
| Account Type: | | Installment | |
| Account Type - Detail: | | Unknown - credit extension, review, or collection | |
| Bureau Code: | | Individual | |
| Account Status: | | Open | |
| Monthly Payment: | | \$169.00 | |
| Date Opened: | | - | |
| Balance: | | \$169.00 | |
| No. of Months (terms): | | 1 | |
| High Credit: | | \$169.00 | |
| Credit Limit: | | \$0.00 | |
| Past Due: | | \$0.00 | |
| Payment Status: | | Current | |
| Last Reported: | | 07/31/2025 | |
| Comments: | | - | |
| Date Last Active: | | 07/01/2025 | |
| Date of Last Payment: | | 07/31/2025 | |

Two-Year payment history

Legend

[illegible]**SBNASELFLNDR**

| | TransUnion | Experian | Equifax |
|------------------------|--------------------|----------------------|-----------------------|
| Account #: | A0000000001475**** | CBA0000000001475**** | CBA0000000001475**** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Secured loan | Secured loan | Secured loan |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Open | Open | Derogatory |
| Monthly Payment: | \$48.00 | \$48.00 | \$48.00 |
| Date Opened: | 03/10/2025 | 03/01/2025 | 03/01/2025 |
| Balance: | \$836.00 | \$804.00 | \$836.00 |
| No. of Months (terms): | 24 | 24 | 0 |
| High Credit: | \$985.00 | \$985.00 | \$985.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$48.00 | \$0.00 | \$48.00 |
| Payment Status: | Late 30 Days | Current | Late 30 Days |
| Last Reported: | 09/10/2025 | 08/10/2025 | 09/01/2025 |
| Comments: | - | - | Secured Fixed rate |
| Date Last Active: | 09/10/2025 | 08/01/2025 | 09/01/2025 |
| Date of Last Payment: | 06/27/2025 | 06/27/2025 | 09/01/2025 |

Two-Year payment history

Legend

[illegible]

CHIMEFINAL

| | TransUnion | Experian | Equifax |
|------------------------|---------------------|---------------------|-----------------------------------|
| Account #: | 72510211**** | 72510211**** | 72510211**** |
| Account Type: | Open Account | Open Account | Open Account |
| Account Type - Detail: | Secured credit card | Credit line secured | Secured credit card |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Open | Open | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 05/09/2024 | 05/01/2024 | 05/01/2024 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 0 | 1 | 0 |
| High Credit: | \$1,958.00 | \$1,958.00 | \$1,958.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 08/03/2025 | 08/03/2025 | 06/01/2025 |
| Comments: | - | - | Secured credit card Fixed rate |
| Date Last Active: | 05/12/2025 | 08/01/2025 | 05/01/2025 |
| Date of Last Payment: | 05/12/2025 | 05/12/2025 | 05/01/2025 |

Two-Year payment history

Legend

| Month | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 |
| TransUnion | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | | | | | | | | |
| Experian | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | | | | | | | | | |
| Equifax | | | | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | | | | | | | | | |

RENT SELFREPORTED

| | TransUnion | Experian | Equifax |
|------------------------|------------|----------------------------------|---------|
| Account #: | | 96597AD0827F433F960DA29DA28F**** | |
| Account Type: | | Open Account | |
| Account Type - Detail: | | Rental agreement | |
| Bureau Code: | | Individual | |
| Account Status: | | Open | |
| Monthly Payment: | | \$1,925.00 | |
| Date Opened: | | - | |
| Balance: | | \$0.00 | |
| No. of Months (terms): | | 1 | |
| High Credit: | | \$1,925.00 | |
| Credit Limit: | | \$0.00 | |
| Past Due: | | \$0.00 | |
| Payment Status: | | Current | |
| Last Reported: | | 06/11/2025 | |
| Comments: | | - | |
| Date Last Active: | | 06/01/2025 | |
| Date of Last Payment: | | 06/11/2025 | |

Two-Year payment history

Legend

[illegible]

CREDITS SAME

| | TransUnion | Experian | Equifax |
|------------------------|----------------------------|---|---|
| Account #: | 38819918**** | 38819918**** | 38819918**** |
| Account Type: | Revolving | Revolving | Revolving |
| Account Type - Detail: | Secured credit card | Credit line secured | - |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Closed | Paid | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 01/25/2022 | 01/01/2022 | 01/01/2022 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 0 | 0 | 0 |
| High Credit: | \$0.00 | \$0.00 | \$0.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 02/01/2022 | 01/28/2022 | 02/01/2022 |
| Comments: | Account closed by consumer | Credit line closed - consumer request - reported by subscriber. | Account closed at consumer's request Closed or paid account/zero balance |
| Date Last Active: | 01/28/2022 | 01/01/2022 | - |
| Date of Last Payment: | - | - | - |

Two-Year payment history

[illegible]

SELF / LEAD

| | TransUnion | Experian | Equifax |
|------------------------|--------------------|----------------------|--|
| Account #: | A0000000001936**** | CBA0000000001936**** | CBA0000000001936**** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Secured loan | Secured loan | Secured loan |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Closed | Paid | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 02/15/2023 | 02/01/2023 | 02/01/2023 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 24 | 24 | 24 |
| High Credit: | \$992.00 | \$992.00 | \$992.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 08/04/2023 | 08/31/2023 | 08/01/2023 |
| Comments: | Closed | - | Closed or paid account/zero balance Secured |
| Date Last Active: | 08/04/2023 | 08/01/2023 | 08/01/2023 |
| Date of Last Payment: | 08/04/2023 | 08/04/2023 | 08/01/2023 |

Two-Year payment history

Legend

[illegible]

SELF / LEAD

| | TransUnion | Experian | Equifax |
|------------------------|--------------------|----------------------|--|
| Account #: | A0000000001060**** | CBA0000000001060**** | CBA0000000001060**** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Secured loan | Secured loan | Secured loan |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Closed | Paid | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 02/07/2024 | 02/01/2024 | 02/01/2024 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 24 | 24 | 24 |
| High Credit: | \$3,069.00 | \$3,069.00 | \$3,069.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 04/14/2024 | 05/07/2024 | 05/01/2024 |
| Comments: | Closed | - | Closed or paid account/zero balance Secured |
| Date Last Active: | 04/14/2024 | 05/01/2024 | 04/01/2024 |
| Date of Last Payment: | 04/14/2024 | 04/14/2024 | 04/01/2024 |

Two-Year payment history

[illegible]

SELF / LEAD

| | TransUnion | Experian | Equifax |
|------------------------|--------------|--------------|---|
| Account #: | 1676**** | 1676**** | 1676**** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Secured loan | Secured loan | Secured loan |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Closed | Paid | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 12/14/2020 | 12/01/2020 | 12/01/2020 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 12 | 12 | 12 |
| High Credit: | \$539.00 | \$539.00 | \$539.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 11/12/2021 | 11/30/2021 | 11/01/2021 |
| Comments: | Closed | - | Closed or paid account/zero balance Secured |
| Date Last Active: | 11/12/2021 | 11/01/2021 | 11/01/2021 |
| Date of Last Payment: | 11/12/2021 | 11/12/2021 | 11/01/2021 |

Two-Year payment history

Legend

[illegible]

SELF / LEAD

| | TransUnion | Experian | Equifax |
|------------------------|--------------------|----------------------|--|
| Account #: | A0000000001498**** | CBA0000000001498**** | CBA0000000001498**** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Secured loan | Secured loan | Secured loan |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Closed | Paid | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 11/26/2021 | 11/01/2021 | 11/01/2021 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 12 | 12 | 12 |
| High Credit: | \$1,663.00 | \$1,663.00 | \$1,663.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 08/15/2022 | 08/31/2022 | 08/01/2022 |
| Comments: | Closed | - | Closed or paid account/zero balance Secured |
| Date Last Active: | 08/15/2022 | 08/01/2022 | 08/01/2022 |
| Date of Last Payment: | 08/15/2022 | 08/15/2022 | 08/01/2022 |

Two-Year payment history

[illegible]

ONE FINANCE

| | TransUnion | Experian | Equifax |
|------------------------|---------------------|---------------------|---------|
| Account #: | 10224117**** | 10224117**** | |
| Account Type: | Open Account | Open Account | |
| Account Type - Detail: | Secured credit card | Credit line secured | |
| Bureau Code: | Individual | Individual | |
| Account Status: | Closed | Paid | |
| Monthly Payment: | \$0.00 | \$0.00 | |
| Date Opened: | 11/02/2021 | 11/01/2021 | |
| Balance: | \$0.00 | \$0.00 | |
| No. of Months (terms): | 0 | 1 | |
| High Credit: | \$0.00 | \$0.00 | |
| Credit Limit: | \$0.00 | \$0.00 | |
| Past Due: | \$0.00 | \$0.00 | |
| Payment Status: | Current | Current | |
| Last Reported: | 11/29/2023 | 11/29/2023 | |
| Comments: | Closed | - | |
| Date Last Active: | 11/29/2023 | 11/01/2023 | |
| Date of Last Payment: | - | - | |

Two-Year payment history

[illegible]

SELFRENT

| | TransUnion | Experian | Equifax |
|------------------------|------------------|----------|---|
| Account #: | L7897** | | L7897** |
| Account Type: | Open Account | | Open Account |
| Account Type - Detail: | Rental agreement | | Rental agreement |
| Bureau Code: | Individual | | Individual |
| Account Status: | Paid | | Paid |
| Monthly Payment: | \$0.00 | | \$0.00 |
| Date Opened: | 02/05/2024 | | 02/01/2024 |
| Balance: | \$0.00 | | \$0.00 |
| No. of Months (terms): | 0 | | 0 |
| High Credit: | \$1,971.00 | | \$1,971.00 |
| Credit Limit: | \$0.00 | | \$0.00 |
| Past Due: | \$0.00 | | \$0.00 |
| Payment Status: | Current | | Current |
| Last Reported: | 08/09/2024 | | 08/01/2024 |
| Comments: | Closed | | Closed or paid account/zero balance Rental agreement |
| Date Last Active: | 04/05/2024 | | 04/01/2024 |
| Date of Last Payment: | 04/05/2024 | | 04/01/2024 |

Two-Year payment history

[illegible]

FST PREMIER

| | TransUnion | Experian | Equifax |
|------------------------|--|---|------------------------------------|
| Account #: | 517800697295**** | 517800697295**** | 517800697295**** |
| Account Type: | Revolving | Revolving | Revolving |
| Account Type - Detail: | Credit Card | Credit Card | Credit Card |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Derogatory | Derogatory | Derogatory |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 12/15/2022 | 12/01/2022 | 12/01/2022 |
| Balance: | \$632.00 | \$632.00 | \$632.00 |
| No. of Months (terms): | 0 | 0 | 0 |
| High Credit: | \$632.00 | \$0.00 | \$632.00 |
| Credit Limit: | \$400.00 | \$400.00 | \$0.00 |
| Past Due: | \$632.00 | \$632.00 | \$632.00 |
| Payment Status: | Collection/Chargeoff | Collection/Chargeoff | Collection/Chargeoff |
| Last Reported: | 09/07/2025 | 08/03/2025 | 08/01/2025 |
| Comments: | Charged off as bad debt Profit and loss write-off | Unpaid balance reported as a loss by the credit grantor. | Charged off account Credit card |
| Date Last Active: | 09/22/2024 | 09/01/2024 | 04/01/2024 |
| Date of Last Payment: | 03/12/2024 | 03/12/2024 | 04/01/2024 |

Two-Year payment history

Legend

| Month | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | 120 | 90 | 60 | 30 | OK | OK | OK | 60 | 30 | OK | OK | 120 |
| Equifax | | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | 120 | 90 | 60 | 30 | OK | | OK | OK | 60 | 30 | OK | 120 |

| | TransUnion | Experian | Equifax |
|------------------------|------------|--|--|
| Account #: | | 444796267631**** | 444796267631**** |
| Account Type: | | Open Account | Open Account |
| Account Type - Detail: | | Unknown - credit extension, review, or collection | Collection |
| Bureau Code: | | Individual | Individual |
| Account Status: | | Derogatory | Derogatory |
| Monthly Payment: | | \$0.00 | \$0.00 |
| Date Opened: | | 12/01/2023 | 12/01/2023 |
| Balance: | | \$980.00 | \$980.00 |
| No. of Months (terms): | | 1 | 0 |
| High Credit: | | \$980.00 | \$980.00 |
| Credit Limit: | | \$0.00 | \$0.00 |
| Past Due: | | \$980.00 | \$980.00 |
| Payment Status: | | Collection/Chargeoff | Late 120 Days |
| Last Reported: | | 08/05/2025 | 09/01/2025 |
| Comments: | | Customer disputed account - reported by subscriber. Account seriously past due date/ account assigned to attorney, collection agency, or credit grantor's internal collection department. | Consumer disputes this account information Collection account |
| Date Last Active: | | 12/01/2023 | 05/01/2023 |
| Date of Last Payment: | | - | 05/01/2023 |

Two-Year payment history

Legend

| Month | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | | | | | | |
| Equifax | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | | | | | |

CAPITAL ONE

| | TransUnion | Experian | Equifax |
|------------------------|---|--|--|
| Account #: | 517805875556**** | 51780587**** | 51780587**** |
| Account Type: | Revolving | Revolving | Revolving |
| Account Type - Detail: | Credit Card | Credit Card | - |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Derogatory | Derogatory | Derogatory |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 08/31/2021 | 08/01/2021 | 08/01/2021 |
| Balance: | \$561.00 | \$561.00 | \$561.00 |
| No. of Months (terms): | 0 | 0 | 0 |
| High Credit: | \$561.00 | \$0.00 | \$561.00 |
| Credit Limit: | \$300.00 | \$300.00 | \$0.00 |
| Past Due: | \$561.00 | \$561.00 | \$561.00 |
| Payment Status: | Collection/Chargeoff | Collection/Chargeoff | Collection/Chargeoff |
| Last Reported: | 08/19/2025 | 08/19/2025 | 08/01/2025 |
| Comments: | Charged off as bad debt Canceled by credit grantor | Account has been closed due to inactivity. Unpaid balance reported as a loss by the credit grantor. | Charged off account Accounts closed by credit grantor |
| Date Last Active: | 11/17/2023 | 12/01/2023 | 06/01/2023 |
| Date of Last Payment: | 09/28/2023 | 09/28/2023 | 06/01/2023 |

Two-Year payment history

Legend

| Month | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | | | 150 | 120 |
| Equifax | | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | 120 | 120 | |

MIDLAND CRED (Original Creditor: 01 CELTIC BANK)

| | TransUnion | Experian | Equifax |
|------------------------|---|---|---------|
| Account #: | 32538**** | 32538**** | |
| Account Type: | Collection | Collection | |
| Account Type - Detail: | Collection | Collection | |
| Bureau Code: | Individual | Individual | |
| Account Status: | Derogatory | Derogatory | |
| Monthly Payment: | - | - | |
| Date Opened: | 12/27/2023 | 12/01/2023 | |
| Balance: | \$692.00 | \$692.00 | |
| No. of Months (terms): | - | - | |
| High Credit: | \$692.00 | \$692.00 | |
| Credit Limit: | - | - | |
| Past Due: | - | - | |
| Payment Status: | Collection/Chargeoff | Collection/Chargeoff | |
| Last Reported: | 09/05/2025 | 08/22/2025 | |
| Comments: | Account information disputed by consumer, meets FCRA requirements | Customer disputed account - reported by subscriber. | |
| Date Last Active: | 09/05/2025 | 12/01/2023 | |
| Date of Last Payment: | - | - | |

Two-Year payment history

[illegible]

LVNV FUNDING (Original Creditor: 12 CREDIT ONE BANK N A)

| | TransUnion | Experian | Equifax |
|------------------------|---|----------|---------|
| Account #: | 444796267631**** | | |
| Account Type: | Collection | | |
| Account Type - Detail: | Collection | | |
| Bureau Code: | Individual | | |
| Account Status: | Derogatory | | |
| Monthly Payment: | - | | |
| Date Opened: | 12/20/2023 | | |
| Balance: | \$980.00 | | |
| No. of Months (terms): | - | | |
| High Credit: | \$980.00 | | |
| Credit Limit: | - | | |
| Past Due: | - | | |
| Payment Status: | Collection/Chargeoff | | |
| Last Reported: | 08/05/2025 | | |
| Comments: | Account information disputed by consumer, meets FCRA requirements | | |
| Date Last Active: | 08/05/2025 | | |
| Date of Last Payment: | - | | |

Two-Year payment history

[illegible]

(Original Creditor: UNIVERSITY OF A)

| | TransUnion | Experian | Equifax |
|------------------------|------------|----------|---------------------------------|
| Account #: | | | 1256**** |
| Account Type: | | | Collection |
| Account Type - Detail: | | | Collection |
| Bureau Code: | | | Individual |
| Account Status: | | | Derogatory |
| Monthly Payment: | | | - |
| Date Opened: | | | 02/01/2025 |
| Balance: | | | \$478.00 |
| No. of Months (terms): | | | - |
| High Credit: | | | \$478.00 |
| Credit Limit: | | | - |
| Past Due: | | | - |
| Payment Status: | | | Collection/Chargeoff |
| Last Reported: | | | 09/01/2025 |
| Comments: | | | Subject has not satisfied debt. |
| Date Last Active: | | | 09/01/2025 |
| Date of Last Payment: | | | - |

Two-Year payment history

[illegible]

| | TransUnion | Experian | Equifax |
|------------------------|---|--|--|
| Account #: | 585637083399**** | 585637083399**** | 58563708**** |
| Account Type: | Revolving | Revolving | Revolving |
| Account Type - Detail: | Charge account | Charge account | - |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Derogatory | Derogatory | Derogatory |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 10/01/2017 | 10/01/2017 | 10/01/2017 |
| Balance: | \$958.00 | \$958.00 | \$958.00 |
| No. of Months (terms): | 0 | 0 | 0 |
| High Credit: | \$958.00 | \$0.00 | \$958.00 |
| Credit Limit: | \$600.00 | \$600.00 | \$0.00 |
| Past Due: | \$958.00 | \$958.00 | \$958.00 |
| Payment Status: | Collection/Chargeoff | Collection/Chargeoff | Collection/Chargeoff |
| Last Reported: | 08/28/2025 | 07/28/2025 | 08/01/2025 |
| Comments: | Charged off as bad debt Canceled by credit grantor | Account has been closed due to inactivity. Unpaid balance reported as a loss by the credit grantor. | Charged off account Accounts closed by credit grantor |
| Date Last Active: | 07/01/2019 | 06/01/2019 | 01/01/2019 |
| Date of Last Payment: | 11/16/2018 | 11/16/2018 | 01/01/2019 |

Two-Year payment history

Legend

| Month | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 | 23 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO |
| Equifax | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK |

OPENSKY CBNK

| | TransUnion | Experian | Equifax |
|------------------------|--|---|------------------------------------|
| Account #: | 462192100357**** | 462192100357**** | 462192100357**** |
| Account Type: | Revolving | Revolving | Revolving |
| Account Type - Detail: | Credit Card | Credit Card | Credit Card |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Derogatory | Derogatory | Derogatory |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 10/10/2019 | 10/01/2019 | 10/01/2019 |
| Balance: | \$163.00 | \$163.00 | \$163.00 |
| No. of Months (terms): | 0 | 0 | 0 |
| High Credit: | \$363.00 | \$0.00 | \$163.00 |
| Credit Limit: | \$200.00 | \$200.00 | \$0.00 |
| Past Due: | \$163.00 | \$163.00 | \$163.00 |
| Payment Status: | Collection/Chargeoff | Collection/Chargeoff | Collection/Chargeoff |
| Last Reported: | 09/01/2025 | 08/07/2025 | 09/01/2025 |
| Comments: | Charged off as bad debt Profit and loss write-off | Unpaid balance reported as a loss by the credit grantor. | Charged off account Credit card |
| Date Last Active: | 07/24/2020 | 08/01/2020 | 04/01/2020 |
| Date of Last Payment: | 05/20/2020 | 05/20/2020 | 04/01/2020 |

Two-Year payment history

Legend

| Month | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO |
| Equifax | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | | OK | OK | OK | OK | OK | OK |

CB/TORRID

| | TransUnion | Experian | Equifax |
|------------------------|---|----------|--|
| Account #: | 585637957047**** | | 58563795**** |
| Account Type: | Revolving | | Revolving |
| Account Type - Detail: | Charge account | | - |
| Bureau Code: | Individual | | Individual |
| Account Status: | Derogatory | | Derogatory |
| Monthly Payment: | \$0.00 | | \$0.00 |
| Date Opened: | 08/13/2017 | | 08/01/2017 |
| Balance: | \$1,125.00 | | \$1,125.00 |
| No. of Months (terms): | 0 | | 0 |
| High Credit: | \$1,125.00 | | \$1,125.00 |
| Credit Limit: | \$590.00 | | \$0.00 |
| Past Due: | \$1,125.00 | | \$1,125.00 |
| Payment Status: | Collection/Chargeoff | | Collection/Chargeoff |
| Last Reported: | 07/28/2025 | | 07/01/2025 |
| Comments: | Charged off as bad debt Canceled by credit grantor | | Charged off account Accounts closed by credit grantor |
| Date Last Active: | 06/01/2019 | | 11/01/2018 |
| Date of Last Payment: | 01/05/2019 | | 11/01/2018 |

Two-Year payment history

Legend

| Month | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 | 23 | 23 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | | | | | | | | | | | | | | | | | | | | | | | | |
| Equifax | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK |

CCB/CHLDPLCE

| | TransUnion | Experian | Equifax |
|------------------------|---|----------|---------|
| Account #: | 578097110742**** | | |
| Account Type: | Revolving | | |
| Account Type - Detail: | Charge account | | |
| Bureau Code: | Individual | | |
| Account Status: | Derogatory | | |
| Monthly Payment: | \$0.00 | | |
| Date Opened: | 08/26/2017 | | |
| Balance: | \$302.00 | | |
| No. of Months (terms): | 0 | | |
| High Credit: | \$302.00 | | |
| Credit Limit: | \$100.00 | | |
| Past Due: | \$302.00 | | |
| Payment Status: | Collection/Chargeoff | | |
| Last Reported: | 07/28/2025 | | |
| Comments: | Charged off as bad debt Canceled by credit grantor | | |
| Date Last Active: | 05/01/2019 | | |
| Date of Last Payment: | 09/22/2018 | | |

Two-Year payment history

Legend

| Month | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | | | | | | | | | | | | | | | | | | | | | | | | |
| Equifax | | | | | | | | | | | | | | | | | | | | | | | | |

SELFINC/LEAD

| | TransUnion | Experian | Equifax |
|------------------------|--|---|--|
| Account #: | 10664**** | 10664**** | 10664**** |
| Account Type: | Revolving | Revolving | Revolving |
| Account Type - Detail: | Secured credit card | Credit line secured | Secured credit card |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Derogatory | Derogatory | Derogatory |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 04/17/2021 | 04/01/2021 | 04/01/2021 |
| Balance: | \$360.00 | \$360.00 | \$360.00 |
| No. of Months (terms): | 0 | 0 | 0 |
| High Credit: | \$1,160.00 | \$0.00 | \$360.00 |
| Credit Limit: | \$900.00 | \$900.00 | \$0.00 |
| Past Due: | \$360.00 | \$360.00 | \$360.00 |
| Payment Status: | Collection/Chargeoff | Collection/Chargeoff | Collection/Chargeoff |
| Last Reported: | 08/07/2024 | 08/07/2024 | 08/01/2024 |
| Comments: | Charged off as bad debt Profit and loss write-off | Unpaid balance reported as a loss by the credit grantor. | Charged off account Secured credit card |
| Date Last Active: | 12/21/2023 | 08/01/2024 | 03/01/2024 |
| Date of Last Payment: | 12/22/2023 | 12/22/2023 | 03/01/2024 |

Two-Year payment history

Legend

| Month | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 22 | 22 | 22 | 22 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | CO | 150 | 120 | 90 | 60 | 30 | OK | OK | 60 | 30 | OK | OK | 30 | OK | 30 | OK | OK | OK | OK | OK | OK | OK | OK | OK |
| Equifax | | 120 | 120 | 90 | 60 | | 30 | OK | OK | 60 | 30 | OK | OK | 30 | OK | 30 | OK | | OK | OK | OK | OK | OK | OK |

POSSIBLEFINA

| | TransUnion | Experian | Equifax |
|------------------------|--|---|---------|
| Account #: | E07D2P097SRZ0E**** | CX7JQ21E07D2P097SRZ0E**** | |
| Account Type: | Installment | Installment | |
| Account Type - Detail: | Unsecured loan | Unsecured loan | |
| Bureau Code: | Individual | Individual | |
| Account Status: | Derogatory | Derogatory | |
| Monthly Payment: | \$0.00 | \$0.00 | |
| Date Opened: | 03/21/2020 | 03/01/2020 | |
| Balance: | \$44.00 | \$44.00 | |
| No. of Months (terms): | 2 | 2 | |
| High Credit: | \$75.00 | \$75.00 | |
| Credit Limit: | \$0.00 | \$0.00 | |
| Past Due: | \$44.00 | \$44.00 | |
| Payment Status: | Collection/Chargeoff | Collection/Chargeoff | |
| Last Reported: | 08/31/2025 | 08/31/2025 | |
| Comments: | Charged off as bad debt Profit and loss write-off | Account seriously past due date/ account assigned to attorney, collection agency, or credit grantor's internal collection department. Unpaid balance reported as a loss by the credit grantor. | |
| Date Last Active: | 08/31/2020 | 08/01/2025 | |
| Date of Last Payment: | 05/15/2020 | 05/15/2020 | |

Two-Year payment history

[illegible]

| | TransUnion | Experian | Equifax |
|------------------------|--------------------------------|---------------------------------|---|
| Account #: | 290795100979**** | 100979**** | 100979**** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Educational | Educational | Educational |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Transferred | Transferred | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 07/05/2019 | 07/01/2019 | 07/01/2019 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 0 | 0 | 0 |
| High Credit: | \$2,750.00 | \$2,750.00 | \$2,750.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 03/31/2023 | 03/31/2023 | 03/01/2023 |
| Comments: | Account closed due to transfer | Account closed due to transfer. | Account transferred or sold Student loan |
| Date Last Active: | 03/31/2023 | 03/01/2023 | 02/01/2023 |
| Date of Last Payment: | 02/01/2023 | 02/01/2023 | 02/01/2023 |

Two-Year payment history

Legend

[illegible]

EXTRA

| | TransUnion | Experian | Equifax |
|------------------------|------------|---|---|
| Account #: | | 3530** | 3530** |
| Account Type: | | Credit Line | Credit Line |
| Account Type - Detail: | | Check credit/Line of credit | - |
| Bureau Code: | | Individual | Individual |
| Account Status: | | Paid | Paid |
| Monthly Payment: | | \$0.00 | \$0.00 |
| Date Opened: | | 03/01/2022 | 03/01/2022 |
| Balance: | | \$0.00 | \$0.00 |
| No. of Months (terms): | | 0 | 0 |
| High Credit: | | \$45.00 | \$900.00 |
| Credit Limit: | | \$900.00 | \$0.00 |
| Past Due: | | \$0.00 | \$0.00 |
| Payment Status: | | Current | Current |
| Last Reported: | | 07/31/2022 | 07/01/2022 |
| Comments: | | Credit line closed - consumer request - reported by subscriber. | Account closed at consumer's request Closed or paid account/zero balance |
| Date Last Active: | | 07/01/2022 | 06/01/2022 |
| Date of Last Payment: | | 06/01/2022 | 06/01/2022 |

Two-Year payment history

Legend

[illegible]


| | | | |
|------------------------|---|---|---|
| | TransUnion | Experian | Equifax |
| Account #: | 7252** | 7252** | 7252** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Auto Loan | Auto Loan | - |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Derogatory | Derogatory | Derogatory |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 10/20/2021 | 10/01/2021 | 10/01/2021 |
| Balance: | \$22,159.00 | \$22,159.00 | \$22,159.00 |
| No. of Months (terms): | 54 | 54 | 54 |
| High Credit: | \$17,600.00 | \$17,600.00 | \$14,061.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$22,159.00 | \$22,159.00 | \$22,159.00 |
| Payment Status: | Collection/Chargeoff | Collection/Chargeoff | Collection/Chargeoff |
| Last Reported: | 08/22/2025 | 08/22/2025 | 08/01/2025 |
| Comments: | Charged off as bad debt Dispute resolved; customer disagrees | Subscriber reports dispute resolved - consumer disagrees. Unpaid balance reported as a loss by the credit grantor. | Consumer disputes after resolution Charged off account |
| Date Last Active: | 02/22/2023 | 02/01/2023 | 11/01/2022 |
| Date of Last Payment: | 08/23/2023 | 08/23/2023 | 11/01/2022 |

Two-Year payment history

Legend

| | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Month | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep |
| Year | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 25 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 23 | 23 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO | CO |
| Equifax | | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK |

Inquiries

 Below are the names of people and/or organizations who have obtained a copy of your Credit Report. Inquiries such as these can remain on your credit file for up to two years.

| | | | |
|---------------|------------------|-----------------|---------------|
| Creditor Name | Type of Business | Date of inquiry | Credit Bureau |
| NAVY FCU | Credit Unions | 03/01/2025 | TransUnion |

Public Information

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 Below is an overview of your public records and can include details of bankruptcy filings, court records, tax liens and other monetary judgments. Public records typically remain on your Credit Report for 7 - 10 years.

None Reported

Creditor Contacts

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i Information about how to contact people and/or organizations that appear on this credit report is listed below.

| Creditor Name | Address | Phone Number |
|--------------------------|--|---------------------|
| NAVY FCU | PO BOX 3700 MERRIFIELD, VA 22119 | (803) 255-8062 |
| MIDLAND CREDIT MANAGEMEN | 350 CAMINO DE LA REINA SAN DIEGO, CA 92108 | (877) 822-0381 |
| LVNV FUNDING LLC | C/O RESURGENT CAPITAL SERVICES PO BOX 1269 GREENVILLE, SC 29602 | (877) 527-4484 |
| LOBEL FINANCIAL | PO BOX 3000 ANAHEIM, CA 92803 | (714) 995-3333 |
| NAVY FEDERAL CR UN | PO BOX 3700 MERRIFIELD, VA 22119 | (800) 336-3333 |
| FIRST PREMIER BANK | 3820 N LOUISE AVE SIOUX FALLS, SD 57107 | (800) 987-5521 |
| US DEPT. OF EDUCATION/GL | 2401 INTERNATIONAL LANE POB 7859 MADISON, WI 53704 | (800) 236-4300 |
| CHIME FINANCIAL | 101 CALIFORNIA STREET SUITE 100 SAN FRANCISCO, CA 94111 | (844) 244-6363 |
| CHIME FINANCIAL | 101 CALIFORNIA STREET SUITE 100 SAN FRANCISCO, CA 94111 | (844) 244-6363 |
| ONE FINANCE/COASTAL COMM | PO BOX 162227 SACRAMENTO, CA 95816 | (855) 830-6200 |
| SELF RENT - LEVELCREDIT | 901 E 6TH STREET SUITE 400 AUSTIN, TX 78702 | (844) 964-2738 |
| KIKOFF INC | 75 BROADWAY SUITE 202 SAN FRANCISCO, CA 94111 | (415) 361-4040 |
| POSSIBLE FINANCIAL | 1425 4TH AVE SUITE 1000 SEATTLE, WA 98101 | (206) 202-5115 |
| SUNRISE BANK SELF LENDER | 515 CONGRESS AVE, SUITE 2200 C/O SELF FINANCIAL, INC. AUSTIN, TX 78701 | (877) 883-0999 |
| CREDIT SESAME INC | 444 CASTRO ST STE 500 MOUNTAIN VIEW, CA 94041 | (877) 751-1859 |
| DEPT OF ED / NELNET | PO BOX 82561 LINCOLN, NE 68501 | (888) 486-4722 |
| OPENSKY CAPITAL BANK NA | PO BOX 8130 RESTON, VA 20195 | (800) 859-6412 |
| SELF FINANCIAL INC / LEA | 901 E. 6TH STREET SUITE #400 AUSTIN, TX 78702 | (877) 883-0999 |
| SELF FINANCIAL INC / LEA | 901 E. 6TH STREET SUITE #400 AUSTIN, TX 78702 | (877) 883-0999 |
| COMENITYCAPITALBANK/MY P | PO BOX 182120 COLUMBUS, OH 43218 | - |
| COMENITY BANK/TORRID | PO BOX 182789 COLUMBUS, OH 43218 | - |
| COMENITY BANK/BUCKLE | PO BOX 182789 COLUMBUS, OH 43218 | - |
| CAPITAL ONE | PO BOX 31293 SALT LAKE CITY, UT 84131 | (800) 955-7070 |
| UTILITY SELFREPORTED | PO BOX 4500 ALLEN, TX 75013 | (855) 891-2743 |
| US DEPT OF ED/GLELSI | PO BOX 7860 MADISON, WI 53707 | (800) 236-4300 |
| TELECOM SELFREPORTED | PO BOX 4500 ALLEN, TX 75013 | (855) 891-2743 |
| SELF FINANCIAL/LEAD BA | 1801 MAIN ST KANSAS CITY, MO 64108 | (866) 845-9545 |

| | | |
|-------------------------------|---|-----------------------|
| SBNASELFLNDR | 901 E 6TH ST UNIT 400 AUSTIN, TX 78702 | (651) 265-5600 |
| RENT SELFREPORTED | PO BOX 4500 ALLEN, TX 75013 | (855) 891-2743 |
| POSSIBLE FINANCIAL INC | 2231 1ST AVE STE B SEATTLE, WA 98121 | (206) 202-5115 |
| OPENSKY CBNK | 1900 CAMPUS COMMONS DR S RESTON, VA 20191 | (800) 859-6412 |
| NAVY FEDERAL CR UNION | PO BOX 3700 MERRIFIELD, VA 22119 | (888) 842-6328 |
| MIDLAND CREDIT MANAGEM | 320 E BIG BEAVER RD STE TROY, MI 48083 | (877) 822-0381 |
| LVNV FUNDING LLC | PO BOX 1269 GREENVILLE, SC 29602 | (866) 464-1183 |
| LOBEL FINANCIAL CORP | PO BOX 3000 ANAHEIM, CA 92803 | BYMAILONLY |
| KIKOFF LENDING LLC | PO BOX 40070 RENO, NV 89504 | (775) 993-6992 |
| FIRST PREMIER BANK | 601 S MINNESOTA AVE SIOUX FALLS, SD 57104 | (605) 357-3000 |
| EXTRA | 195 BROADWAY FL 25 NEW YORK, NY 10007 | (833) 984-2291 |
| DEPT OF EDUCATION/NELN | 121 S 13TH ST LINCOLN, NE 68508 | (888) 486-4722 |
| CREDIT SESAME INC | 444 CASTRO ST STE 500 MOUNTAIN VIEW, CA 94041 | (877) 751-1859 |
| COMENITY BANK/BUCKLE | PO BOX 182789 COLUMBUS, OH 43218 | - |
| CHIME/THE BANCORP BANK | 101 CALIFORNIA ST STE 50 SAN FRANCISCO, CA 94111 | (888) 244-6363 |
| CHIME/THE BANCORP BANK | PO BOX 417 SAN FRANCISCO, CA 94104 | (844) 244-6363 |
| CCB/ONE FINANCE INC | 2407 J ST STE 300 SACRAMENTO, CA 95816 | (855) 830-6200 |
| CAPITAL ONE | PO BOX 31293 SALT LAKE CITY, UT 84131 | (800) 955-7070 |