

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 76137
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	5333 FOSSIL CREEK BLVD, AP FORT WORTH, TX 76137
Employers:	AMAZON WALMART	27956 JOHN F KENNEDY DR APT C MORENO VALLEY, CA 92555-5899 01/2025	5333 FOSSIL CREEK BLVD APT 1018 HALTOM CITY, TX 76137
		IGS SOLUTIONSSTIIIZY 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

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.

TransUnion:

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																						
Experian	OK																							
Equifax		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

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

DEPTEDNELNET

	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

DEPTEDNELNET

	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

TELECOM SELFREPORTED

	TransUnion	Experian
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

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

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	24	23	23	23	23
TransUnion		OK																							
Experian	OK		OK																						
Equifax			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

CREDITSESAME

	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

Legend

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

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

Legend

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

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

Legend

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

Legend

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

Legend

	TransUnion	Experian	Equifax
Account #:	542217501713****	17**	542217XXXXXX****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	-
Bureau Code:	Individual	Individual	Individual
Account Status:	Paid	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	09/20/2022	09/01/2022	09/01/2022
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$3,288.00	\$3,288.00	\$3,000.00
Credit Limit:	\$3,000.00	\$3,000.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	11/18/2023	11/18/2023	11/01/2023
Comments:	Canceled by credit grantor	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
Date Last Active:	10/19/2023	11/01/2023	10/01/2023
Date of Last Payment:	10/19/2023	10/19/2023	10/01/2023

Two-Year payment history

Legend

	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	120	90	60	30	OK	OK	OK	60	30	OK	OK	120												
Equifax		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	\$0.00
Date Opened:	12/01/2023	12/01/2023	12/01/2023
Balance:	\$980.00	\$980.00	\$980.00
No. of Months (terms):	1	0	0
High Credit:	\$980.00	\$980.00	\$980.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$980.00	\$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.		
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																								
Equifax	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

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

Legend

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

Legend

(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

Legend

	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

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

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

	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	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								
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

Legend

	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

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

	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																							
Equifax	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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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

SBNASEFLNDR	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