

Prepared For

SASHA CHEEK**Personal & Confidential**

Date Generated Jan 9, 2026

Report Number 1848-9429-40

At a Glance **30 Accounts** **0 Public Records** **0 Hard Inquiries**

Personal Information

3 Names

19 Addresses

1 Employers

2 Personal Statements

4 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

SASHA B CHEEK

Name ID #7777

SASHA CHEEK

Name ID #4813

SASHA BONET CHEEK

Name ID #5200

Addresses

6705 WALNUT BRANCH LN CHARLOTTE NC, 28277-8928 Address ID #1003270799 Multifamily	104 CONISTON CT CARY NC, 27511- 5266 Address ID #0052396627 Single family	6705 WALNUT BRANCH LN APT10306 CHARLOTTE NC, 28277-8932 Address ID #0914366847 Apartment complex	11309 GOLF LINKS DR APT9204 CHARLOTTE NC, 28277-8224 Address ID #0945604802 Apartment complex
93 CARTERET PL DECATUR GA, 30032-2385 Address ID #0064015928 Single family	543 COLUMBIA AVE RAMSEUR NC, 27316-9503 Address ID #0051923763 Single family	3704 PINE KNOLL DR RALEIGH NC, 27604-3361 Address ID #0052908698 Single family	3130 LENOX PARK NE CIR ATLANTA GA, 30319-5358 Address ID #0211594215 Single family
608 FAIRMONT ST APTA GREENSBORO NC, 27401-1955 Address ID #0052121643 Apartment complex	2815 SPRING GARDEN ST APTM GREENSBORO NC, 27403-1982 Address ID #0595590680 Apartment complex	3156 N BOOTH ST MILWAUKEE WI, 53212-2111 Address ID #0115101426 Single family	6236 CREEKBROOKE CT BROWNS SUMMIT NC, 27214-9048 Address ID #0745654695 Single family
3992 WENDELL BLVD WENDELL NC, 27591-6963 Address ID #0374457533 Single family	25 W HAYWOOD ST WENDELL NC, 27591-7727 Address ID #0721518710 Single family	5707 LANDERWOOD DR GREENSBORO NC, 27405-9587 Address ID #0052174264 Single family	6705 WALNUT BRANCH LN CHARLOTTE NC, 28277-8928 Address ID #0904756122 Multifamily

11309 GOLF
LINKS DR
CHARLOTTE NC,
28277-8221

Address ID
#0899363626
Multifamily

3626 LAUREL
BLUFF CIR
HIGH POINT NC,
27265-9397

Address ID
#0269928882
Single family

232 ALHAMBRA
ST
TITUSVILLE FL,
32780-5040

Address ID
#0063807219
Single family

Year of Birth

1988

Phone Numbers

(423) 433-2522

Residential

(984) 354-7243

Cellular

(704) 687-7508

Residential

Employers

HUDSON MX

Personal Statements

ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. I CAN BE REACHED AT 984-354-7243. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 06-28-25.

FILE FROZEN DUE TO FEDERAL LEGISLATION.

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

AFFIRM INC



Account Info

Account Name	AFFIRM INC
Account Number	54U8XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	10/13/2021
Status	Paid, Closed/Never late.
Status Updated	Mar 2022
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$490
Highest Balance	-
Terms	6 Months
On Record Until	Mar 2032



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2021	—	—	—	—	—	—	—	—	—	—	—	✓
	✓ Current / Terms met		CLS	Closed								

This account is scheduled to continue on record until Mar 2032.



Contact Info

Address

650 CALIFORNIA ST FL 12,
SAN FRANCISCO CA 94108

Phone Number

[\(855\)423-3729](tel:(855)423-3729)

AVANT



Account Info

Account Name	AVANT
Account Number	311XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	08/29/2018
Status	Paid, Closed/Never late.
Status Updated	May 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$2,100
Highest Balance	-
Terms	24 Months
On Record Until	May 2030



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2018

— — — — —

✓ ✓ ✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until May 2030.



Historical Info

Original Creditor

AVANT



Contact Info

Address

222 W MERCHANTISE MART PLZ 900,
CHICAGO IL 60654

Phone Number

[\(800\) 712-5407](tel:(800)712-5407)

Comment

Current:

Account previously in dispute - investigation complete, reported
by data furnisher

Previous:

None

BEST EGG



Account Info

Account Name	BEST EGG
Account Number	4436XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	01/31/2022
Status	Paid, Closed/Never late.
Status Updated	Apr 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$2,000
Highest Balance	-

Terms
On Record Until

36 Months
Apr 2033



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2022	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Apr 2033.



Contact Info

Address

PO BOX 42912,
PHILADELPHIA PA 19101

Phone Number

[\(855\) 282-6353](tel:(855)282-6353)

CAPITAL ONE

POTENTIALLY NEGATIVE

Account Info

Account Name	CAPITAL ONE
Account Number	515676XXXXXXXXXX
Account Type	Credit Card
Responsibility	Individual
Date Opened	06/05/2022
Status	Open.
Status Updated	Aug 2025
Balance	\$3,075
Balance Updated	12/22/2025
Recent Payment	-
Monthly Payment	\$109
Credit Limit	\$3,000
Highest Balance	\$3,199
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
Year	✓	✓	✓	✓	✓	30	30	✓	✓	✓	✓	✓
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met 30 Past due 30 days

Payment history guide

30 days past due as of Jul 2025, Jun 2025

By Feb 2032, this account is scheduled to go to a positive status.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2025	\$2,930	\$107	\$0 on 11/16/2025
Oct 2025	\$3,112	\$149	\$0 on 9/18/2025
Sep 2025	\$2,911	\$107	\$0 on 9/18/2025
Aug 2025	\$2,911	\$108	\$0 on 8/16/2025
Jul 2025	\$3,071	\$113	\$0 on 7/17/2025
Jun 2025	\$3,122	\$111	\$0 on 6/16/2025
May 2025	\$3,146	\$113	\$0 on 5/16/2025
Apr 2025	\$3,139	\$150	\$0 on 4/21/2025
Mar 2025	\$3,069	\$110	\$0 on 2/24/2025
Feb 2025	\$3,199	\$146	\$0 on 2/15/2025
Jan 2025	\$3,094	\$111	\$0 on 12/26/2024
Dec 2024	\$2,995	\$112	\$0 on 12/19/2024
Nov 2024	\$2,762	\$102	\$0 on 11/16/2024
Oct 2024	\$2,891	\$113	\$0 on 10/18/2024

Date	Balance	Scheduled Payment	Paid
Sep 2024	\$2,883	\$105	\$0 on 9/16/2024
Aug 2024	\$2,894	\$108	\$0 on 8/15/2024
Jul 2024	\$2,923	\$108	\$0 on 7/16/2024
Jun 2024	\$2,905	\$108	\$0 on 6/18/2024
May 2024	\$3,085	\$154	\$0 on 5/10/2024
Apr 2024	\$3,071	\$151	\$0 on 4/18/2024
Mar 2024	\$3,050	\$158	\$0 on 2/27/2024
Feb 2024	\$2,963	\$111	\$0 on 1/27/2024
Jan 2024	\$2,986	\$113	\$0 on 12/27/2023

Additional info

Between Jan 2024 and Nov 2025, your credit limit/high balance was \$3,000



Contact Info

Address

PO BOX 31293,
SALT LAKE CITY UT 84131

Phone Number

[\(800\) 955-7070](tel:(800)955-7070)



Comment

Current:

Account previously in dispute - investigation complete, reported by data furnisher

Previous:

Account previously in dispute - investigation complete, reported by data furnisher

Jul 2025 to Nov 2025

CAPITAL ONE

POTENTIALLY NEGATIVE



Account Info

Account Name	CAPITAL ONE
Account Number	517805XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	12/17/2008
Status	Open. \$46 past due as of Dec 2025.
Status Updated	Dec 2025
Balance	\$4,087
Balance Updated	12/22/2025
Recent Payment	-
Monthly Payment	\$84
Credit Limit	\$4,000
Highest Balance	\$4,088
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	✓	✓	✓	✓	30	30	✓	✓	✓	✓	✓	30
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	ND	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	ND	✓	✓	✓	✓

✓ Current / Terms met 30 Past due 30 days

ND No data for this period

Payment history guide

30 days past due as of Dec 2025, Jun 2025, May 2025

By Aug 2032, this account is scheduled to go to a positive status.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2025	\$4,082	\$123	\$0 on 10/23/2025
Oct 2025	\$4,088	\$124	\$0 on 9/18/2025
Sep 2025	\$4,008	\$82	\$0 on 9/18/2025
Aug 2025	\$3,866	\$82	\$0 on 8/16/2025
Jul 2025	\$3,931	\$83	\$0 on 7/16/2025
Jun 2025	\$3,995	\$83	\$0 on 6/16/2025
May 2025	\$4,060	\$85	\$0 on 5/16/2025
Apr 2025	\$4,018	\$122	\$0 on 4/21/2025
Mar 2025	\$3,851	\$121	\$0 on 3/17/2025
Feb 2025	\$3,871	\$78	\$0 on 2/15/2025
Jan 2025	\$3,961	\$84	\$0 on 1/18/2025
Dec 2024	\$4,010	\$84	\$0 on 12/19/2024
Nov 2024	\$3,601	\$75	\$0 on 11/7/2024
Oct 2024	\$3,490	\$75	\$0 on 10/18/2024
Sep 2024	\$3,385	\$74	\$0 on 9/16/2024
Aug 2024	\$3,385	\$75	\$0 on 8/15/2024
Jul 2024	\$3,423	\$76	\$0 on 7/16/2024
Jun 2024	\$3,345	\$73	\$0 on 6/14/2024
May 2024	\$3,500	\$116	\$0 on 4/18/2024
Apr 2024	\$3,422	\$74	\$0 on 4/18/2024
Mar 2024	\$3,434	\$87	\$0 on 3/7/2024
Feb 2024	\$3,599	\$116	\$0 on 1/19/2024
Jan 2024	\$3,622	\$119	\$0 on 12/8/2023

Additional info

Between Oct 2024 and Nov 2025, your credit limit/high balance was \$4,000

Between Jan 2024 and Sep 2024, your credit limit/high balance was \$3,500



Contact Info

Address

PO BOX 31293,
SALT LAKE CITY UT 84131

Phone Number

[\(800\) 955-7070](tel:(800)955-7070)



Comment

Current:

Account previously in dispute - investigation complete, reported by data furnisher

Previous:

Account previously in dispute - investigation complete, reported by data furnisher

Jan 2023 to Nov 2025



Reinvestigation Info

This item was updated from our processing of your dispute in Jul 2020.

CARFINSVCS



Account Info

Account Name	CARFINSVCS
Account Number	20029XXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	10/15/2019
Status	Paid, Closed/Never late.
Status Updated	Feb 2022
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-

Original Balance	\$5,421
Highest Balance	-
Terms	27 Months
On Record Until	Feb 2032



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	CLS	—	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Feb 2032.



Contact Info

Address	725 PRIMERA BLVD STE 235, LAKE MARY FL 32746
Phone Number	(866)242-6816

COLLEGE FOUNDATION INC



Account Info

Account Name	COLLEGE FOUNDATION INC
Account Number	1560XXXX
Account Type	Education
Responsibility	Individual
Date Opened	10/25/2007
Status	Paid, Closed/Never late.
Status Updated	Oct 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$3,500
Highest Balance	-
Terms	120 Months

On Record Until

Oct 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	—	—	—	—	—	—	—	—	—	—	✓	ND

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Oct 2028.



Contact Info

Address

PO BOX 40856,
RALEIGH NC 27629

Phone Number

[\(919\) 834-2893](tel:(919)834-2893)

COLLEGE FOUNDATION INC



Account Info

Account Name	COLLEGE FOUNDATION INC
Account Number	1560XXXX
Account Type	Education
Responsibility	Individual
Date Opened	10/25/2007
Status	Paid, Closed/Never late.
Status Updated	Oct 2018
Balance	-
Balance Updated	-

Recent Payment	-
Monthly Payment	-
Original Balance	\$4,000
Highest Balance	-
Terms	120 Months
On Record Until	Oct 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	—	—	—	—	—	—	—	—	—	—	✓	ND

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Oct 2028.



Contact Info

Address

PO BOX 40856,
RALEIGH NC 27629

Phone Number

[\(919\) 834-2893](tel:(919)834-2893)

COLLEGE FOUNDATION INC



Account Info

Account Name

COLLEGE FOUNDATION INC

Account Number

1674XXXX

Account Type

Education

Responsibility

Individual

Date Opened	07/03/2008
Status	Paid, Closed/Never late.
Status Updated	Oct 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$2,000
Highest Balance	-
Terms	120 Months
On Record Until	Oct 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	—	—	—	—	—	—	—	—	—	—	✓	ND

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Oct 2028.



Contact Info

Address

PO BOX 40856,
RALEIGH NC 27629

Phone Number

[\(919\) 834-2893](tel:(919)834-2893)

COLLEGE FOUNDATION INC



Account Info

Account Name	COLLEGE FOUNDATION INC
Account Number	1674XXXX
Account Type	Education
Responsibility	Individual
Date Opened	07/03/2008
Status	Paid, Closed/Never late.
Status Updated	Oct 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$1,167
Highest Balance	-
Terms	120 Months
On Record Until	Oct 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	—	—	—	—	—	—	—	—	—	—	✓	ND

✓ Current / Terms met CLS Closed

ND No data for this period



Contact Info

Address

PO BOX 40856,
RALEIGH NC 27629

Phone Number

[\(919\) 834-2893](#)

COLLEGE FOUNDATION INC



Account Info

Account Name	COLLEGE FOUNDATION INC
Account Number	1922XXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/30/2008
Status	Paid, Closed/Never late.
Status Updated	Oct 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$4,000
Highest Balance	-
Terms	120 Months
On Record Until	Oct 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	—	—	—	—	—	—	—	—	—	—	✓	ND

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Oct 2028.



Contact Info

Address

PO BOX 40856,
RALEIGH NC 27629

Phone Number

[\(919\) 834-2893](tel:(919)834-2893)

COLLEGE FOUNDATION INC



Account Info

Account Name	COLLEGE FOUNDATION INC
Account Number	1922XXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/30/2008
Status	Paid, Closed/Never late.
Status Updated	Oct 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$3,333
Highest Balance	-
Terms	120 Months
On Record Until	Oct 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	-	-	-	-	-	-	-	-	-	-	-	✓	ND

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Oct 2028.



Contact Info

Address

PO BOX 40856,
RALEIGH NC 27629

Phone Number

[\(919\) 834-2893](tel:(919)834-2893)

COLLEGE FOUNDATION INC



Account Info

Account Name	COLLEGE FOUNDATION INC
Account Number	2021XXXX
Account Type	Education
Responsibility	Individual
Date Opened	04/21/2009
Status	Paid, Closed/Never late.
Status Updated	Oct 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$4,000
Highest Balance	-
Terms	120 Months
On Record Until	Oct 2028



Payment History

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

2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	-	-	-	-	-	-	-	-	-	-	✓	ND

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Oct 2028.

Contact Info

Address

PO BOX 40856,
RALEIGH NC 27629

Phone Number

[\(919\) 834-2893](tel:(919)834-2893)

COLLEGE FOUNDATION INC

Account Info

Account Name	COLLEGE FOUNDATION INC
Account Number	2021XXXX
Account Type	Education
Responsibility	Individual
Date Opened	04/21/2009
Status	Paid, Closed/Never late.
Status Updated	Oct 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$3,000
Highest Balance	-
Terms	120 Months
On Record Until	Oct 2028

Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	—	—	—	—	—	—	—	—	—	—	✓	ND

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Oct 2028.



Contact Info

Address

PO BOX 40856,
RALEIGH NC 27629

Phone Number

[\(919\) 834-2893](tel:(919)834-2893)

DEPT OF EDUCATION/NELNET



Account Info

Account Name	DEPT OF EDUCATION/NELNET
Account Number	900000XXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/25/2018
Status	Paid, Closed/Never late.
Status Updated	Feb 2025
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$37,182

Highest Balance

-

Terms

240 Months

On Record Until

Feb 2035



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	ND	CLS	—	—	—	—	—	—	—	—	—	—
2024	✓	✓	✓	✓	ND	ND	ND	ND	✓	✓	✓	✓
2023	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Feb 2035.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2025	\$42,555	\$0	\$103 on 1/10/2025
Dec 2024	\$42,474	\$103	\$103 on 12/13/2024
Nov 2024	\$42,369	\$103	\$103 on 11/11/2024
Oct 2024	\$42,271	\$103	\$103 on 10/10/2024
Sep 2024	\$42,166	\$103	\$103 on 9/6/2024
Aug 2024	\$42,068	\$0	\$0 on 8/10/2024
May 2024	\$41,239	\$0	\$0 on 4/10/2024
Mar 2024	\$41,036	\$0	\$0 on 3/10/2024
Feb 2024	\$40,827	\$0	\$0 on 2/10/2024
Jan 2024	\$40,632	\$0	\$0 on 1/10/2024

Additional info

The original amount of this account was \$37,182



Contact Info

Address

PO BOX 82561,
LINCOLN NE 68501

Phone Number

[\(888\) 486-4722](tel:(888)486-4722)

Comment

Current:

Completed investigation of FCRA dispute - consumer disagrees.

Previous:

Completed investigation of FCRA dispute - consumer disagrees.

Aug 2024 to Jan 2025, May 2024

Payment Deferred.

Jan 2025, Aug 2024

DEPT OF EDUCATION/NELNET



Account Info

Account Name	DEPT OF EDUCATION/NELNET
Account Number	900000XXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	11/05/2014
Status	Paid, Closed/Never late.
Status Updated	Feb 2025
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$3,600
Highest Balance	-
Terms	240 Months
On Record Until	Feb 2035



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	ND	CLS	—	—	—	—	—	—	—	—	—	—
2024	✓	✓	✓	✓	ND	ND	ND	ND	✓	✓	✓	✓
2023	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Feb 2035.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2025	\$3,789	\$0	\$9 on 1/10/2025
Dec 2024	\$3,789	\$9	\$9 on 12/13/2024
Nov 2024	\$3,785	\$9	\$9 on 11/11/2024
Oct 2024	\$3,780	\$9	\$9 on 10/10/2024
Sep 2024	\$3,776	\$9	\$9 on 9/6/2024
Aug 2024	\$3,771	\$0	\$0 on 8/10/2024
May 2024	\$3,715	\$0	\$0 on 4/10/2024
Mar 2024	\$3,701	\$0	\$0 on 3/10/2024
Feb 2024	\$3,687	\$0	\$0 on 2/10/2024
Jan 2024	\$3,674	\$0	\$0 on 1/10/2024

Additional info

The original amount of this account was \$3,600



Contact Info

Address

PO BOX 82561,
LINCOLN NE 68501

Phone Number

[\(888\) 486-4722](tel:(888)486-4722)



Comment

Current:

Completed investigation of FCRA dispute - consumer disagrees.

Previous:

Completed investigation of FCRA dispute - consumer disagrees.

Aug 2024 to Jan 2025, May 2024

Payment Deferred.

Jan 2025, Aug 2024

DEPT OF EDUCATION/NELNET



Account Info

Account Name	DEPT OF EDUCATION/NELNET
Account Number	900000XXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	08/16/2015
Status	Paid, Closed/Never late.
Status Updated	Feb 2025
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$4,500
Highest Balance	-
Terms	240 Months
On Record Until	Feb 2035



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	ND	CLS	—	—	—	—	—	—	—	—	—	—
2024	✓	✓	✓	✓	ND	ND	ND	ND	✓	✓	✓	✓
2023	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Feb 2035.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2025	\$4,713	\$0	\$11 on 1/10/2025
Dec 2024	\$4,714	\$11	\$11 on 12/13/2024
Nov 2024	\$4,710	\$11	\$11 on 11/11/2024
Oct 2024	\$4,706	\$11	\$11 on 10/10/2024
Sep 2024	\$4,701	\$11	\$11 on 9/6/2024
Aug 2024	\$4,697	\$0	\$0 on 8/10/2024
May 2024	\$4,632	\$0	\$0 on 4/10/2024
Mar 2024	\$4,616	\$0	\$0 on 3/10/2024
Feb 2024	\$4,600	\$0	\$0 on 2/10/2024
Jan 2024	\$4,585	\$0	\$0 on 1/10/2024

Additional info

The original amount of this account was \$4,500



Contact Info

Address

PO BOX 82561,
LINCOLN NE 68501

Phone Number

[\(888\) 486-4722](tel:(888)486-4722)



Comment

Current:

Completed investigation of FCRA dispute - consumer disagrees.

Previous:

Completed investigation of FCRA dispute - consumer disagrees.

Aug 2024 to Jan 2025, May 2024

Payment Deferred.

Jan 2025, Aug 2024

DEPT OF EDUCATION/NELNET



Account Info

Account Name	DEPT OF EDUCATION/NELNET
Account Number	900000XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	08/16/2015
Status	Paid, Closed/Never late.
Status Updated	Feb 2025
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$6,000
Highest Balance	-
Terms	240 Months
On Record Until	Feb 2035



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	ND	CLS	-	-	-	-	-	-	-	-	-	-
2024	✓	✓	✓	✓	ND	ND	ND	ND	✓	✓	✓	✓
2023	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Feb 2035.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2025	\$7,480	\$0	\$18 on 1/10/2025
Dec 2024	\$7,474	\$18	\$18 on 12/13/2024
Nov 2024	\$7,468	\$18	\$18 on 11/11/2024
Oct 2024	\$7,463	\$18	\$18 on 10/10/2024
Sep 2024	\$7,457	\$18	\$18 on 9/6/2024
Aug 2024	\$7,452	\$0	\$0 on 8/10/2024
May 2024	\$7,354	\$0	\$0 on 4/10/2024
Mar 2024	\$7,330	\$0	\$0 on 3/10/2024
Feb 2024	\$7,306	\$0	\$0 on 2/10/2024
Jan 2024	\$7,283	\$0	\$0 on 1/10/2024

Additional info

The original amount of this account was \$6,000



Contact Info

Address

PO BOX 82561,
LINCOLN NE 68501

Phone Number

[\(888\) 486-4722](tel:(888)486-4722)



Comment

Current:

Completed investigation of FCRA dispute - consumer disagrees.

Previous:

Completed investigation of FCRA dispute - consumer disagrees.

Aug 2024 to Jan 2025, May 2024

Payment Deferred.

Jan 2025, Aug 2024

DEPT OF EDUCATION/NELNET



Account Info

Account Name	DEPT OF EDUCATION/NELNET
Account Number	900000XXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	08/14/2016
Status	Paid, Closed/Never late.
Status Updated	Feb 2025
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$3,900
Highest Balance	-
Terms	240 Months
On Record Until	Feb 2035



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	ND	CLS	-	-	-	-	-	-	-	-	-	-
2024	✓	✓	✓	✓	ND	ND	ND	ND	✓	✓	✓	✓
2023	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Feb 2035.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2025	\$4,056	\$0	\$10 on 1/10/2025
Dec 2024	\$4,058	\$10	\$10 on 12/13/2024

Date	Balance	Scheduled Payment	Paid
Nov 2024	\$4,056	\$10	\$10 on 11/11/2024
Oct 2024	\$4,054	\$10	\$10 on 10/10/2024
Sep 2024	\$4,052	\$10	\$10 on 9/6/2024
Aug 2024	\$4,050	\$0	\$0 on 8/10/2024
May 2024	\$4,001	\$0	\$0 on 4/10/2024
Mar 2024	\$3,989	\$0	\$0 on 3/10/2024
Feb 2024	\$3,976	\$0	\$0 on 2/10/2024
Jan 2024	\$3,964	\$0	\$0 on 1/10/2024

Additional info

The original amount of this account was \$3,900

**Contact Info**

Address

PO BOX 82561,
LINCOLN NE 68501

Phone Number

[\(888\) 486-4722](tel:(888)486-4722)**Comment****Current:**

Completed investigation of FCRA dispute - consumer disagrees.

Previous:

Completed investigation of FCRA dispute - consumer disagrees.

Aug 2024 to Jan 2025, May 2024

Payment Deferred.

Jan 2025, Aug 2024

DEPT OF EDUCATION/NELNET**Account Info**

Account Name	DEPT OF EDUCATION/NELNET
Account Number	900000XXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	08/14/2016
Status	Paid, Closed/Never late.
Status Updated	Feb 2025
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$8,600
Highest Balance	-
Terms	240 Months
On Record Until	Feb 2035



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	ND	CLS	—	—	—	—	—	—	—	—	—	—
2024	✓	✓	✓	✓	ND	ND	ND	ND	✓	✓	✓	✓
2023	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Feb 2035.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2025	\$10,080	\$0	\$25 on 1/10/2025
Dec 2024	\$10,076	\$25	\$25 on 12/13/2024
Nov 2024	\$10,072	\$25	\$25 on 11/11/2024
Oct 2024	\$10,069	\$25	\$25 on 10/10/2024
Sep 2024	\$10,065	\$25	\$25 on 9/6/2024

Date	Balance	Scheduled Payment	Paid
Aug 2024	\$10,062	\$0	\$0 on 8/10/2024
May 2024	\$9,945	\$0	\$0 on 4/10/2024
Mar 2024	\$9,916	\$0	\$0 on 3/10/2024
Feb 2024	\$9,887	\$0	\$0 on 2/10/2024
Jan 2024	\$9,859	\$0	\$0 on 1/10/2024

Additional info

The original amount of this account was \$8,600



Contact Info

Address

PO BOX 82561,
LINCOLN NE 68501

Phone Number

[\(888\) 486-4722](tel:(888)486-4722)



Comment

Current:

Completed investigation of FCRA dispute - consumer disagrees.

Previous:

Completed investigation of FCRA dispute - consumer disagrees.

Aug 2024 to Jan 2025, May 2024

Payment Deferred.

Jan 2025, Aug 2024

DEPT OF EDUCATION/NELNET



Account Info

Account Name	DEPT OF EDUCATION/NELNET
Account Number	900000XXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	08/13/2017

Status	Paid, Closed/Never late.
Status Updated	Feb 2025
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$5,900
Highest Balance	-
Terms	240 Months
On Record Until	Feb 2035



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	ND	CLS	-	-	-	-	-	-	-	-	-	-
2024	✓	✓	✓	✓	ND	ND	ND	ND	✓	✓	✓	✓
2023	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Feb 2035.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jan 2025	\$6,838	\$0	\$17 on 1/10/2025
Dec 2024	\$6,831	\$17	\$17 on 12/13/2024
Nov 2024	\$6,825	\$17	\$17 on 11/11/2024
Oct 2024	\$6,820	\$17	\$17 on 10/10/2024
Sep 2024	\$6,814	\$17	\$17 on 9/6/2024
Aug 2024	\$6,808	\$0	\$0 on 8/10/2024
May 2024	\$6,716	\$0	\$0 on 4/10/2024
Mar 2024	\$6,693	\$0	\$0 on 3/10/2024

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$6,670	\$0	\$0 on 2/10/2024
Jan 2024	\$6,648	\$0	\$0 on 1/10/2024

Additional info

The original amount of this account was \$5,900



Contact Info

Address	PO BOX 82561, LINCOLN NE 68501
Phone Number	(888) 486-4722



Comment

Current:

Completed investigation of FCRA dispute - consumer disagrees.

Previous:

Completed investigation of FCRA dispute - consumer disagrees.

Aug 2024 to Jan 2025, May 2024

Payment Deferred.

Jan 2025, Aug 2024

DEPT OF EDUCATION/NELNET



Account Info

Account Name	DEPT OF EDUCATION/NELNET
Account Number	900000XXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	01/21/2025
Status	Open/Never late. Deferred, payments begin Apr 2026.
Status Updated	Dec 2025
Balance	\$11,032
Balance Updated	12/31/2025
Recent Payment	-

Monthly Payment	\$0
Original Balance	\$10,250
Highest Balance	-
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2025	\$10,961	\$0	\$0
Oct 2025	\$10,893	\$0	\$0
Sep 2025	\$10,823	\$0	\$0
Aug 2025	\$10,755	\$0	\$0
Jul 2025	\$10,685	\$0	\$0
Jun 2025	\$10,615	\$0	\$0
May 2025	\$10,547	\$0	\$0
Apr 2025	\$10,476	\$0	\$0
Mar 2025	\$10,408	\$0	\$0
Feb 2025	\$10,338	\$0	\$0
Jan 2025	\$10,274	\$0	\$0

Additional info

The original amount of this account was \$10,250



Contact Info

Address

PO BOX 82561,
LINCOLN NE 68501

Phone Number

[\(888\) 486-4722](tel:(888)486-4722)

Comment

Current:

None

Previous:

Payment Deferred.

Jan 2025 to Nov 2025

MOHELA



Account Info

Account Name	MOHELA
Account Number	204681XXXXXXXXXXXXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	02/21/2025
Status	Open/Never late. Deferred, payments begin Feb 2026.
Status Updated	Dec 2025
Balance	\$80,496
Balance Updated	12/31/2025
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$79,654
Highest Balance	-
Terms	240 Months



Payment History

J	F	M	A	M	J	J	A	S	O	N	D
2025	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2025	\$80,124	\$397	\$397 on 11/10/2025
Oct 2025	\$80,163	\$397	\$397 on 10/2/2025
Sep 2025	\$80,204	\$397	\$397 on 9/12/2025
Aug 2025	\$80,258	\$397	\$0 on 7/25/2025
Jul 2025	\$79,903	\$397	\$397 on 7/25/2025
Jun 2025	\$79,945	\$397	\$397 on 6/25/2025
May 2025	\$80,000	\$397	\$396 on 5/25/2025
Apr 2025	\$80,028	\$453	\$453 on 4/17/2025
Mar 2025	\$80,122	\$453	\$0

Additional info

The original amount of this account was \$79,654



Contact Info

Address

633 SPIRIT DR,
CHESTERFIELD MO 63005

NET CREDIT



Account Info

Account Name	NET CREDIT
Account Number	2019GAXXXXXXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	01/22/2019
Status	Paid, Closed/Never late.
Status Updated	Mar 2022
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$3,100
Highest Balance	-

Terms
On Record Until

60 Months
Mar 2032



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2022	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	ND	✓	✓	✓	✓	✓	✓	✓
2019	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

ND No data for this period

This account is scheduled to continue on record until Mar 2032.



Contact Info

Address

200 W JACKSON BLVD STE 2400,
CHICAGO IL 60606

Phone Number

[\(877\)392-2014](tel:(877)392-2014)

PROSPER MARKETPLACE INC



Account Info

Account Name	PROSPER MARKETPLACE INC
Account Number	200XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	01/11/2023
Status	Paid, Closed/Never late.
Status Updated	June 2025
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$3,000
Highest Balance	-

Terms
On Record Until

36 Months
Jun 2035



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Jun 2035.



Balance Histories

Date	Balance	Scheduled Payment	Paid
May 2025	\$336	\$113	\$113 on 5/31/2025
Apr 2025	\$441	\$113	\$113 on 4/30/2025
Mar 2025	\$545	\$113	\$226 on 3/31/2025
Feb 2025	\$616	\$113	\$113 on 2/28/2025
Jan 2025	\$717	\$113	\$113 on 1/31/2025
Dec 2024	\$816	\$113	\$113 on 12/31/2024
Nov 2024	\$913	\$113	\$113 on 11/30/2024
Oct 2024	\$1,008	\$113	\$113 on 10/31/2024
Sep 2024	\$1,102	\$113	\$113 on 9/30/2024
Aug 2024	\$1,184	\$113	\$300 on 8/16/2024
Jul 2024	\$1,455	\$113	\$263 on 7/12/2024
Jun 2024	\$1,697	\$113	\$50 on 6/20/2024
May 2024	\$1,727	\$113	\$195 on 5/31/2024
Apr 2024	\$1,886	\$113	\$113 on 4/27/2024

Date	Balance	Scheduled Payment	Paid
Mar 2024	\$1,968	\$113	\$241 on 3/30/2024
Feb 2024	\$2,155	\$113	\$113 on 2/26/2024
Jan 2024	\$2,228	\$113	\$113 on 1/26/2024

Additional info

The original amount of this account was \$3,000

**Contact Info**

Address

221 MAIN ST STE 300,
SAN FRANCISCO CA 94105

Phone Number

[\(866\) 615-6319](tel:(866)615-6319)**UPGRADE INC****POTENTIALLY NEGATIVE****Account Info**

Account Name	UPGRADE INC
Account Number	14221XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	01/12/2022
Status	Paid, Closed.
Status Updated	Sep 2025
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$5,000
Highest Balance	-
Terms	44 Months

**Payment History**

J	F	M	A	M	J	J	A	S	O	N	D
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2025	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—
2024	ND	ND	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	—	—	—	—	—	✓	✓	✓	✓	✓	✓	30 ND

✓ Current / Terms met 30 Past due 30 days

CLS Closed ND No data for this period

Payment history guide

30 days past due as of Nov 2023



Balance Histories

Date	Balance	Scheduled Payment	Paid
Aug 2025	\$160	\$160	\$0 on 7/27/2025
Jul 2025	\$149	\$149	\$163 on 7/27/2025
Jun 2025	\$310	\$163	\$163 on 6/27/2025
May 2025	\$470	\$163	\$327 on 5/30/2025
Apr 2025	\$791	\$163	\$0 on 3/28/2025
Mar 2025	\$784	\$163	\$327 on 3/28/2025
Feb 2025	\$1,103	\$163	\$0 on 1/27/2025
Jan 2025	\$1,094	\$163	\$327 on 1/27/2025
Dec 2024	\$1,409	\$163	\$0 on 11/27/2024
Nov 2024	\$1,397	\$163	\$163 on 11/27/2024
Oct 2024	\$1,546	\$163	\$163 on 10/27/2024
Sep 2024	\$1,695	\$163	\$163 on 9/26/2024
Aug 2024	\$1,842	\$163	\$163 on 8/26/2024
Jul 2024	\$1,988	\$163	\$347 on 7/27/2024
Jun 2024	\$2,315	\$163	\$163 on 6/28/2024
May 2024	\$2,437	\$163	\$0 on 4/27/2024
Apr 2024	\$2,415	\$163	\$163 on 4/27/2024
Mar 2024	\$2,556	\$163	\$327 on 3/28/2024

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$2,858	\$163	\$0 on 1/27/2024

Additional info

The original amount of this account was \$5,000



Contact Info

Address	2 N CENTRAL AVE FL 10, PHOENIX AZ 85004
Phone Number	(855)997-3100



Comment

Current:

Completed investigation of FCRA dispute - consumer disagrees.

Previous:

Completed investigation of FCRA dispute - consumer disagrees.

May 2025 to Aug 2025

UPLIFT/CELTIC BANK



Account Info

Account Name	UPLIFT/CELTIC BANK
Account Number	251308XXXXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	03/29/2025
Status	Paid, Closed/Never late.
Status Updated	Jul 2025
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$2,665
Highest Balance	-
Terms	16 Months

On Record Until

Jul 2035



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	—	—	—	✓	✓	✓	CLS	—	—	—	—	—
✓	Current / Terms met	CLS	Closed									

This account is scheduled to continue on record until Jul 2035.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jun 2025	\$105	\$105	\$212 on 6/13/2025
May 2025	\$312	\$312	\$212 on 5/9/2025
Apr 2025	\$513	\$212	\$2,215 on 4/21/2025

Additional info

The original amount of this account was \$2,665



Contact Info

Address

440 N WOLFE RD,
SUNNYVALE CA 94085

UPSTART NETWORK INC.



Account Info

Account Name	UPSTART NETWORK INC.
Account Number	L231XXXX
Account Type	Unsecured
Responsibility	Individual
Date Opened	12/27/2021
Status	Paid, Closed/Never late.
Status Updated	May 2025
Balance	-

Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$5,400
Highest Balance	-
Terms	42 Months
On Record Until	May 2035



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2025	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until May 2035.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Apr 2025	\$470	\$157	\$157 on 3/14/2025
Mar 2025	\$625	\$157	\$0 on 2/6/2025
Feb 2025	\$623	\$157	\$314 on 2/6/2025
Jan 2025	\$933	\$157	\$0 on 12/6/2024
Dec 2024	\$929	\$157	\$314 on 12/6/2024
Nov 2024	\$1,239	\$157	\$157 on 10/11/2024
Oct 2024	\$1,390	\$157	\$157 on 9/13/2024
Sep 2024	\$1,541	\$157	\$0 on 8/6/2024
Aug 2024	\$1,534	\$157	\$157 on 8/6/2024
Jul 2024	\$1,684	\$157	\$157 on 7/5/2024

Date	Balance	Scheduled Payment	Paid
Jun 2024	\$1,833	\$157	\$157 on 6/6/2024
May 2024	\$1,981	\$157	\$314 on 4/27/2024
Apr 2024	\$2,286	\$157	\$157 on 3/13/2024
Mar 2024	\$2,433	\$157	\$157 on 2/29/2024
Feb 2024	\$2,579	\$157	\$157 on 1/13/2024
Jan 2024	\$2,725	\$157	\$0 on 11/27/2023

Additional info

The original amount of this account was \$5,400

**Contact Info**

Address

2950 S DELAWARE ST STE 300,
SAN MATEO CA 94403

**Comment**

Current:

None

Previous:

Loan Modified

May 2023 to Jul 2023, Mar 2023, Jan 2023

Account In Forbearance.

Feb 2023

US DEPT OF ED/GLELSI**Account Info**

Account Name	US DEPT OF ED/GLELSI
Account Number	286694XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	11/05/2014

Status	Transferred,closed/Never late.
Status Updated	Apr 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$32,500
Highest Balance	-
Terms	-
On Record Until	Apr 2033



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Apr 2033.



Contact Info

Address

PO BOX 7860,
MADISON WI 53707

Phone Number

[\(800\)236-4300](tel:(800)236-4300)



Comment

Current:

Completed investigation of FCRA dispute - consumer disagrees.

Account closed due to transfer.

Previous:

Completed investigation of FCRA dispute - consumer disagrees.

Jan 2023 to Mar 2023

US DEPT OF ED/GLELSI



Account Info

Account Name	US DEPT OF ED/GLELSI
Account Number	386694XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/25/2018
Status	Transferred,closed/Never late.
Status Updated	Apr 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$37,183
Highest Balance	-
Terms	-
On Record Until	Apr 2033



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Apr 2033.



Contact Info

Address

PO BOX 7860,
MADISON WI 53707

Phone Number

[\(800\) 236-4300](tel:(800)236-4300)

Comment

Current:

Account closed due to transfer.

Previous:

None

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

You do not have any hard inquiries

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit score.

**ALBERT
CORPORATION**
Inquired on
01/06/2026,
12/31/2025,
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**ALERT I
PH/EXPERIAN**
Inquired on
06/28/2025 an
d 06/19/2025

701 EXPERIAN
PKWY,
ALLEN TX
75013
[\(888\) 397-3742](tel:(888)397-3742)

On behalf of
9843547243

CAPITAL ONE
Inquired on
12/30/2025

15000 CAPITAL
ONE DR,
RICHMOND VA
23238

**CMS ID
PROOFING
SERVICE**
Inquired on
12/26/2025,
12/25/2025 an
d 12/21/2025

7500 SECURITY
BLVD,
BALTIMORE MD
21244
[\(877\) 267-2323](tel:(877)267-2323)

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CONSUMERINFO.COM Inquired on 01/09/2026 and 06/19/2025 475 ANTON BLVD,	CREDIT KARMA Inquired on 01/09/2026, 01/07/2026, 01/06/2026, 01/04/2026, 01/02/2026, 01/01/2026,	EXPERIAN Inquired on 01/09/2026 and 06/19/2025 475 ANTON BLVD, COSTA MESA CA 92626	EXPERIAN Inquired on 01/09/2026, 01/08/2026, 01/02/2026, 12/31/2025, 12/26/2025, 12/19/2025,
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COSTA MESA
CA 92626

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09/09/2025,			BLVD,
09/07/2025,			COSTA MESA
09/06/2025,			CA 92626
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EXPERIAN
Inquired on
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10/02/2025,
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08/22/2025,
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07/09/2025,
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05/15/2025,
05/09/2025,
04/13/2025,
03/11/2025 an
d 02/02/2025

475 ANTON
BLVD,
COSTA MESA
CA 92626

760 MARKET
ST FL 2,

EXPERIAN
FRANCISCO CA
Inquired on
07/04/2025,
[\(415\) 510-5272](#)
d 06/19/2025
PO BOX 9600,
ALLEN TX
75013
[\(800\) 311-4769](#)

EXPERIAN
Inquired on
06/19/2025
PO BOX 9600,
ALLEN TX
75013
[\(800\) 311-4769](#)

EXPERIAN
Inquired on
06/19/2025
475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN
CREDITMATCH
Inquired on
01/09/2026,
01/08/2026,
12/31/2025,
12/26/2025,
09/03/2025,
08/27/2025,
08/26/2025,
08/03/2025,
07/30/2025,
07/14/2025,
07/10/2025,
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06/20/2025 an
d 06/19/2025

EXPERIAN/CM
S ID PROOFING
Inquired on
12/26/2025
7500 SECURITY
BLVD,
BALTIMORE MD
21244
[\(877\) 267-2323](#)

N CAROLINA
DHHS CALL
CTR
Inquired on
12/21/2025 an
d 11/23/2025
5605 SIX
FORKS RD,
RALEIGH NC
27609

UNITED
STATES
CITIZENSHI
Inquired on
06/20/2025
111
MASSACHUSET
TS AVE NW,
WASHINGTON
DC 20529

475 ANTON
BLVD # D4,
COSTA MESA
CA 92626

Important Messages

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit Experian.com/dispute to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit Experian.com/help

Phone

Monday - Friday
9am to 5pm
[\(855\) 414-6047](tel:(855)414-6047)

Mail

Experian
PO Box 9701
Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment — or to take another adverse action against you — must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or

bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more Information, visit www.consumerfinance.gov/learnmore.

Consumers Have The Right To Obtain A Security Freeze

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNs REGARDING:

PLEASE CONTACT:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

a. Office of the Comptroller of the Currency
Customer Assistance Group
P.O. Box 53570
Houston, TX 77052

b. Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480

c. Division of Depositor and Consumer Protection
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Financial Protection
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Assistant General Counsel for
Office of Aviation Consumer Protection
Department of Transportation
1200 New Jersey Avenue SE

4. Creditors Subject to Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090

**9. Retailers, Finance Companies, and All Other Creditors
Not Listed Above**

FTC Regional Office for region
in which the creditor operates
or Federal Trade Commission:
Consumer Response Center -
FCRA
Washington, DC 20580
(877) 382-4357

Notification of Rights

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)