

Your 3B Report & Vantage Scores® 3.0

Transunion®	Experian®	Equifax®
516	633	550

*Vantage Score® 3.0 credit score

Personal Information

	Transunion®	Experian®	Equifax®
Credit Report Date	3/4/2025	3/4/2025	3/4/2025
Name Also Known As:	MICHELLE OLIVIA FRANKLIN	MICHELLE O FRANKLIN	MICHELLE O FRANKLIN MICHELLE OLIVIA FRANKLIN
Date of Birth	1969	1969	1969
Current Address	8010 MUSKETEER MOBILE, AL 36695	8010 MUSKETEER DR MOBILE, AL 366959532	8010 MUSKETEER DR MOBILE, AL 36695
Previous Address	--	1550 EAGLE DR MOBILE, AL 366052120 9795 OAK FORREST DR MOBILE, AL 366957445	9795 OAK FORREST DR MOBILE, AL 36695 8371 MILTON RD MOBILE, AL 36695
Employer	STATE OF ALABAMA Date Updated: 8/1/2024 ATALIAN GLOBAL SERVICES Date Updated: 12/19/2019	ATALIAN GLOBAL SERVICES Date Updated: 8/1/2024 STATE OF ALABAMA Date Updated: 8/1/2024	STATE OF ALABAMA Date Updated: 8/1/2024 ATALIAN GLOBAL SERVI Date Updated: 11/1/2021 ATALIA GLOGAL Date Updated: 5/1/2021

Consumer Statement

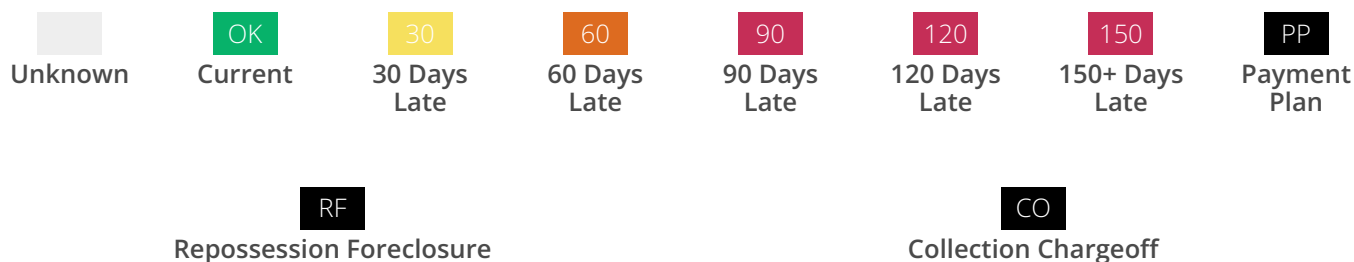
Transunion®	NONE REPORTED
Experian®	NONE REPORTED
Equifax®	NONE REPORTED

Summary

Total Accounts	45	38	43
Open Accounts:	35	33	5
Closed Accounts:	10	5	38
Delinquent:	2	0	2
Derogatory:	32	2	32
Balances:	\$31,800	\$246,774	\$31,775
Payments:	\$645	\$619	\$619
Public Records:	3	3	3
Inquiries (2 years):	18	27	18

Account History

At-a-glance viewing of your payment history



Revolving Accounts : Accounts with an open-end term

CAPITAL ONE

	Transunion®	Experian®	Equifax®
Account #	517805*****	517805*****	517805*****
High Balance:	\$228	\$228	\$0
Last Verified:	2/18/2025	--	--
Date of Last Activity:	2/18/2025	2/1/2025	2/1/2025
Date Reported:	2/18/2025	2/18/2025	2/1/2025

Date Opened:	8/3/2024	8/1/2024	8/1/2024
Balance Owed:	\$171	\$171	\$171
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	All Banks
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	\$25	\$25	\$25
Last Payment:	2/15/2025	2/15/2025	2/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$200	\$200	\$200

Transunion

Experian

Equifax

'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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FETTIFHT/WEB

	Transunion®	Experian®	Equifax®
Account #	636992*****	636992*****	636992*****
High Balance:	\$0	\$0	\$400
Last Verified:	12/22/2022	--	--
Date of Last Activity:	8/16/2022	8/1/2022	--
Date Reported:	12/22/2022	8/22/2022	12/1/2022
Date Opened:	4/12/2022	4/1/2022	4/1/2022
Balance Owed:	\$0	\$0	\$0
Closed Date:	8/16/2022	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Variety Store	Credit Card - Dept. Store	Mail Order Firms
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Canceled by credit grantor	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
Payment Amount:	\$0	\$0	\$0
Last Payment:	--	--	--
Term Length:	--	--	--

Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$400	\$0

Two-Year Payment History

Transunion

																	OK	OK
Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	
OK	OK	OK	OK	OK	OK													
Jun	Jul	Aug	Sep	Oct	Nov													

Experian

Sep	Oct	Nov	Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'22	Feb
	OK	OK	OK	OK													
Mar	Apr	May	Jun	Jul	Aug												

Equifax

Nov	Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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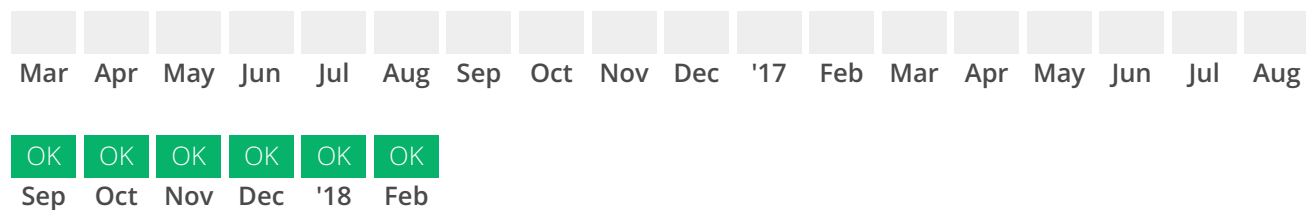
BK OF MO

	Transunion®	Experian®	Equifax®
Account #	431732*****	--	--
High Balance:	\$330	--	--
Current Balance:	\$125.00		

Last Verified:	3/26/2018	--	--
Date of Last Activity:	11/8/2017	--	--
Date Reported:	3/26/2018	--	--
Date Opened:	9/18/2017	--	--
Balance Owed:	\$0	--	--
Closed Date:	11/8/2017	--	--
Account Rating:	Closed	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Bank Credit Cards	--	--
Account Status:	Closed	--	--
Payment Status:	Current	--	--
Creditor Remarks:	Credit card lost or stolen	--	--
Payment Amount:	\$0	--	--
Last Payment:	--	--	--
Term Length:	--	--	--
Past Due Amount:	\$0	--	--
Account Type:	Credit Card	--	--
Payment Frequency:	--	--	--
Credit Limit:	\$300	--	--

Two-Year Payment History

Transunion



Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History



30: 0

60: 0

90: 0

30: --

60: --

90: --

30: --

60: --

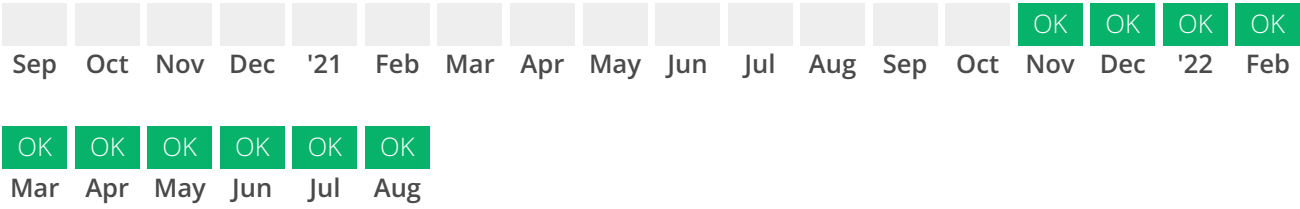
90: --

WEBBNK/FHUT

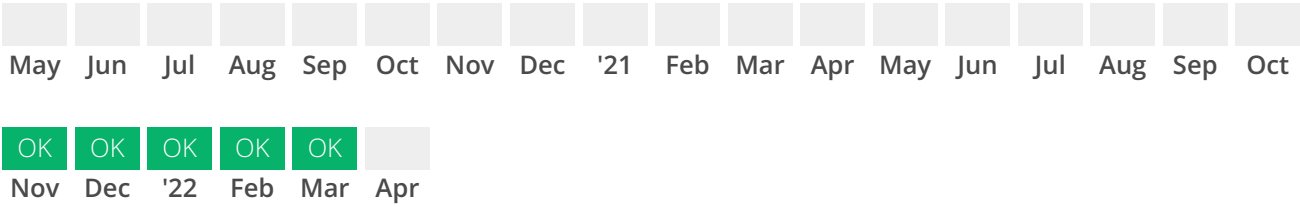
	Transunion [®]	Experian [®]	Equifax [®]
Account #	636992*****	636992*****	636992*****
High Balance:	\$0	\$0	\$400
Last Verified:	9/22/2022	--	--
Date of Last Activity:	4/12/2022	4/1/2022	--
Date Reported:	9/22/2022	4/22/2022	9/1/2022
Date Opened:	11/11/2021	11/1/2021	11/1/2021
Balance Owed:	\$0	\$0	\$0
Closed Date:	4/12/2022	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Variety Store	Credit Card - Dept. Store	Mail Order Firms
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Canceled by credit grantor	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
Payment Amount:	\$0	\$0	\$0
Last Payment:	--	--	--
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	--
Payment Frequency:	--	--	--
Credit Limit:	\$400	\$400	\$0

Two-Year Payment History

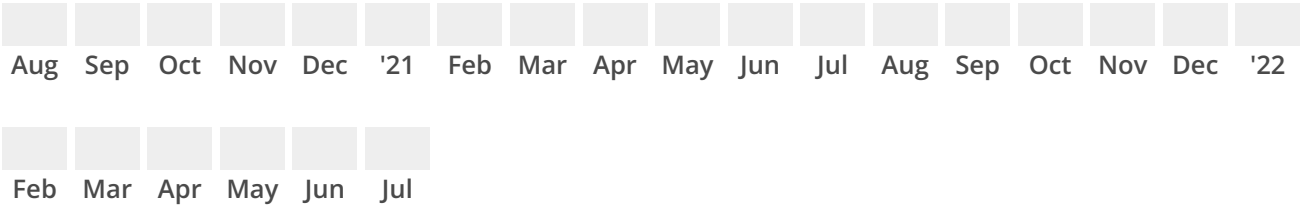
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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FST PREMIER

	Transunion®	Experian®	Equifax®
Account #	543362*****	543362*****	543362*****
High Balance:	\$579	\$0	\$579
Last Verified:	2/2/2025	--	--
Date of Last Activity:	2/13/2024	2/1/2024	9/1/2023
Date Reported:	2/2/2025	2/2/2025	2/1/2025
Date Opened:	7/8/2023	7/1/2023	7/1/2023
Balance Owed:	\$579	\$579	\$579
Closed Date:	2/13/2024	--	--

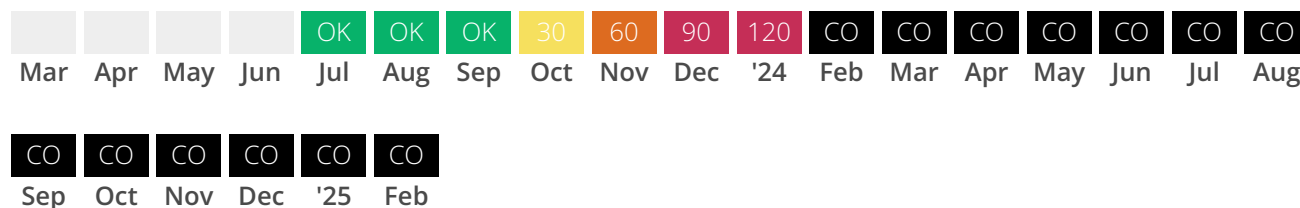
Account Rating:	Derogatory	Derogatory	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Banks	Bank Credit Cards	National Credit Card Companies
Account Status:	Closed	Closed	Closed
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	Collection/Chargeoff
Creditor Remarks:	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
Payment Amount:	\$0	\$0	\$0
Last Payment:	7/31/2023	7/31/2023	9/1/2023
Term Length:	--	--	--
Past Due Amount:	\$579	\$579	\$579
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$400	\$400	\$0

Two-Year Payment History

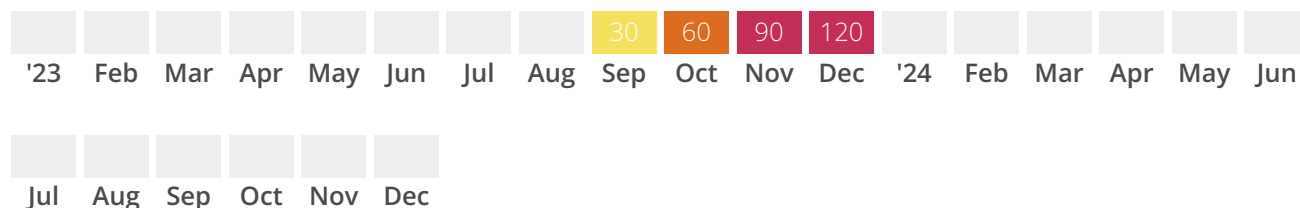
Transunion

NONE REPORTED

Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 1	60: 1	90: 2	30: 1	60: 1	90: 14
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TBOM/CONTFIN

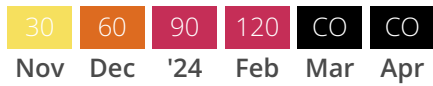
	Transunion®	Experian®	Equifax®
Account #	516648*****	516648*****	516648*****
High Balance:	\$755	\$0	\$755
Last Verified:	4/5/2024	--	--
Date of Last Activity:	2/29/2024	3/1/2024	9/1/2023
Date Reported:	4/5/2024	4/5/2024	4/1/2024
Date Opened:	5/23/2023	5/1/2023	5/1/2023
Balance Owed:	\$0	\$0	\$0
Closed Date:	2/29/2024	--	--
Account Rating:	Derogatory	Derogatory	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Sales Financing	Bulk Purchase Finance - General Processors	All Banks
Account Status:	Closed	Closed	Closed
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	Collection/Chargeoff
Creditor Remarks:	Charged off as bad debt Purchased by another lender	Purchased by a another lender. Unpaid balance reported as a loss by the credit grantor.	Charged off account Account transferred or sold
Payment Amount:	\$0	\$0	\$0
Last Payment:	10/31/2023	10/31/2023	9/1/2023
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	--
Payment Frequency:	--	--	--
Credit Limit:	\$500	\$500	\$0

Two-Year Payment History

Transunion

NONE REPORTED

Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 1	60: 1	90: 2	30: 1	60: 1	90: 4
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Installment Accounts : Accounts comprised of fixed terms with regular payments

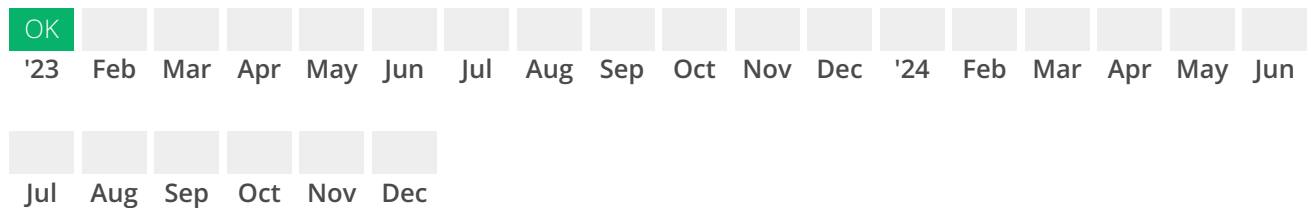
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00920*****	956184***** *****	956184*****
High Balance:	\$7,500	\$7,500	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	8/23/2012	8/1/2012	8/1/2012
Balance Owed:	\$0	\$12,716	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance

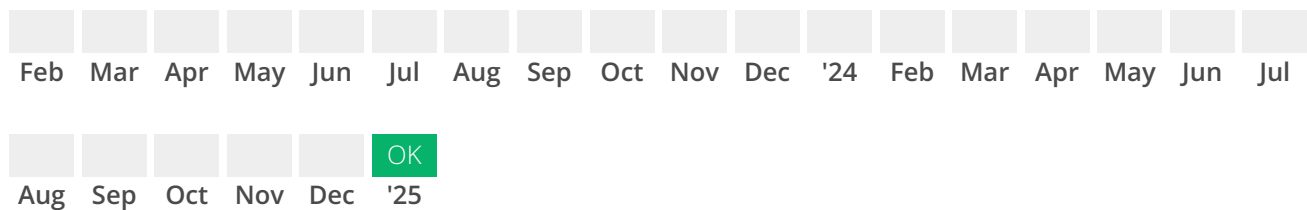
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

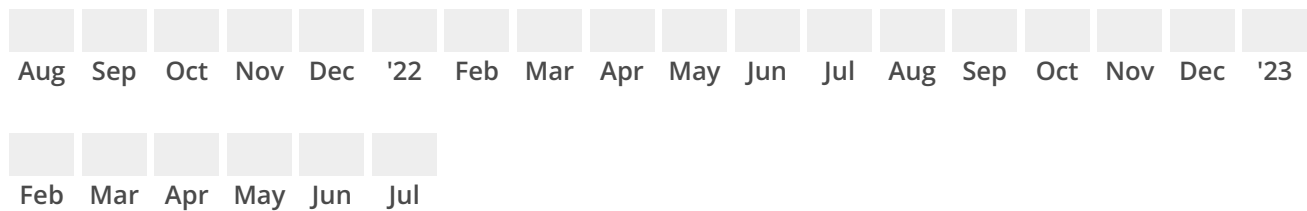
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

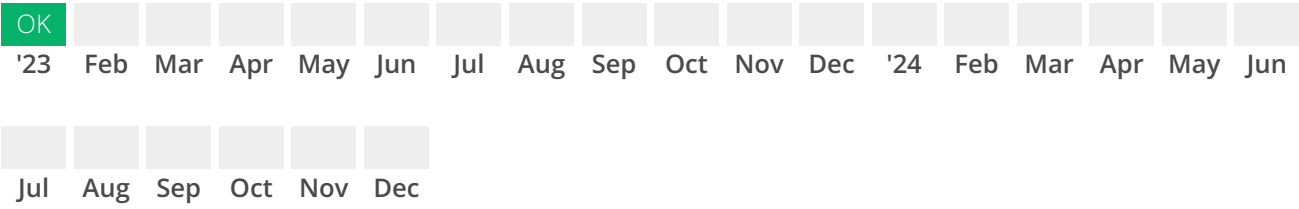
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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DPT ED/AIDV

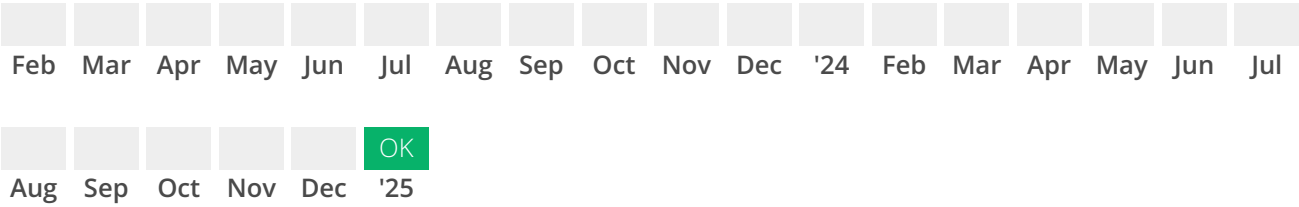
	Transunion®	Experian®	Equifax®
Account #	E00820*****	956184***** *****	956184*****
High Balance:	\$5,916	\$5,916	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	2/14/2012	2/1/2012	2/1/2012
Balance Owed:	\$0	\$10,291	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

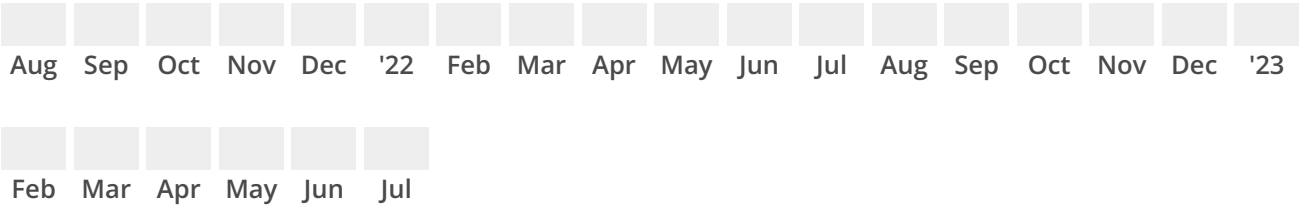
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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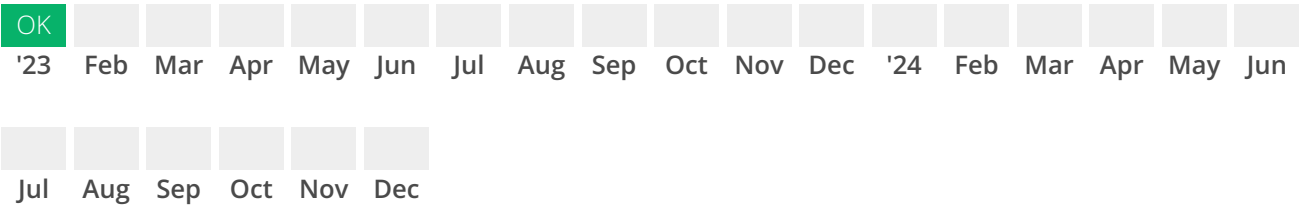
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00720*****	956184*****	956184*****
High Balance:	\$8,000	\$8,000	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	2/14/2012	2/1/2012	2/1/2012
Balance Owed:	\$0	\$10,753	\$0
Closed Date:	--	--	--

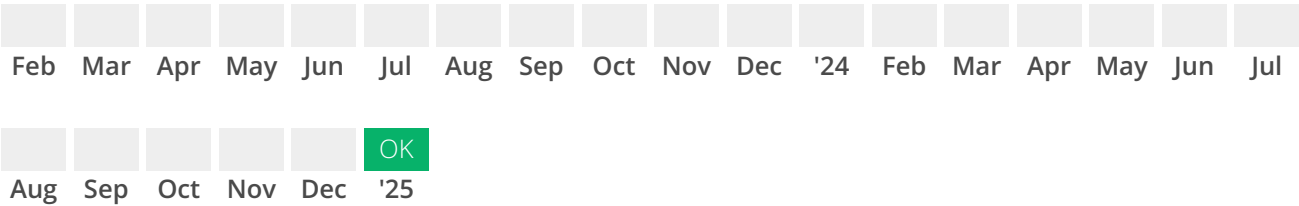
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion



Experian



Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23

Feb	Mar	Apr	May	Jun	Jul

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00320*****	956184***** *****	956184*****
High Balance:	\$2,833	\$2,833	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	9/4/2008	9/1/2008	9/1/2008
Balance Owed:	\$0	\$3,693	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--

Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

OK																		
'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	
Jul	Aug	Sep	Oct	Nov	Dec													

Experian

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	
Aug	Sep	Oct	Nov	Dec	'25													

Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	
Feb	Mar	Apr	May	Jun	Jul													

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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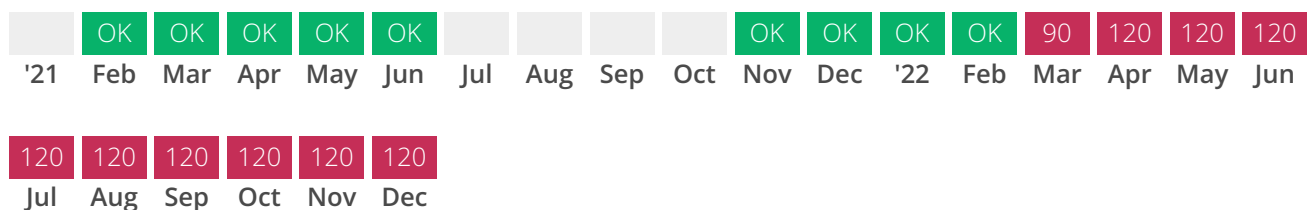
EDFINANCIAL

	Transunion®	Experian®	Equifax®
Account #	635147*	--	635147*
High Balance:	\$4,000	--	\$4,000
Current Balance:	\$4,000.00	--	\$4,000.00

Last Verified:	1/17/2023	--	--
Date of Last Activity:	1/17/2023	--	1/1/2022
Date Reported:	1/17/2023	--	1/1/2023
Date Opened:	11/27/2007	--	11/1/2007
Balance Owed:	\$0	--	\$0
Closed Date:	1/17/2023	--	--
Account Rating:	Transferred	--	Transferred
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Student Loans	--	Miscellaneous Finance
Account Status:	Closed	--	Closed
Payment Status:	Late 120 Days	--	Late 120 Days
Creditor Remarks:	Transferred to another lender	--	Account transferred or sold Student loan
Payment Amount:	\$0	--	\$0
Last Payment:	--	--	1/1/2022
Term Length:	300 Month(s)	--	300 Month(s)
Past Due Amount:	\$0	--	\$0
Account Type:	Educational	--	Educational
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

Transunion



Experian

NONE REPORTED

Equifax

																90	120	120	120
Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May		
120	120	120	120	120	120	120													
Jun	Jul	Aug	Sep	Oct	Nov														

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 10	30: --	60: --	90: --	30: 0	60: 0	90: 10
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EDFINANCIAL

	Transunion®	Experian®	Equifax®
Account #	635137*	--	635137*
High Balance:	\$3,500	--	\$3,500
Last Verified:	1/17/2023	--	--
Date of Last Activity:	1/17/2023	--	1/1/2022
Date Reported:	1/17/2023	--	1/1/2023
Date Opened:	11/27/2007	--	11/1/2007
Balance Owed:	\$0	--	\$0
Closed Date:	1/17/2023	--	--
Account Rating:	Transferred	--	Transferred
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Student Loans	--	Miscellaneous Finance
Account Status:	Closed	--	Closed
Payment Status:	Late 120 Days	--	Late 120 Days
Creditor Remarks:	Transferred to another lender	--	Account transferred or sold Student loan
Payment Amount:	\$0	--	\$0
Last Payment:	--	--	1/1/2022
Term Length:	300 Month(s)	--	300 Month(s)
Past Due Amount:	\$0	--	\$0

Account Type:	Educational	--	Educational
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

Transunion

	OK	OK	OK	OK	OK					OK	OK	OK	OK	90	120	120	120
'21	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun
120	120	120	120	120	120	120											
Jul	Aug	Sep	Oct	Nov	Dec												

Experian

NONE REPORTED

Equifax

														90	120	120	120
Dec	'21	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May
120	120	120	120	120	120	120											
Jun	Jul	Aug	Sep	Oct	Nov												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 10	30: --	60: --	90: --	30: 0	60: 0	90: 10
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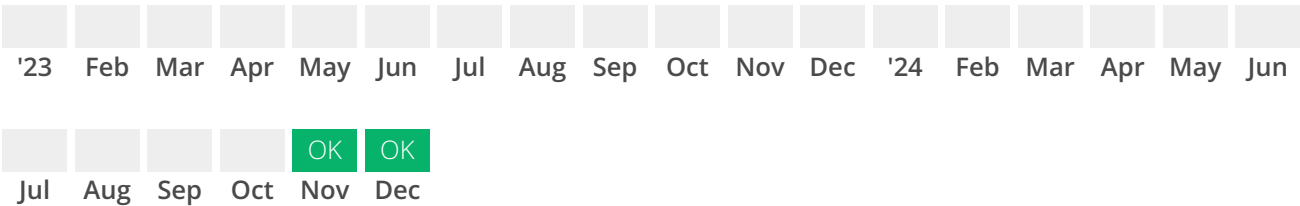
DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	900000*****	900000*****
High Balance:	\$2,686	\$2,686	\$2,686
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2025
Date Reported:	1/31/2025	1/31/2025	1/1/2025
Date Opened:	11/27/2007	11/1/2007	11/1/2007
Balance Owed:	\$6,307	\$6,307	\$6,307

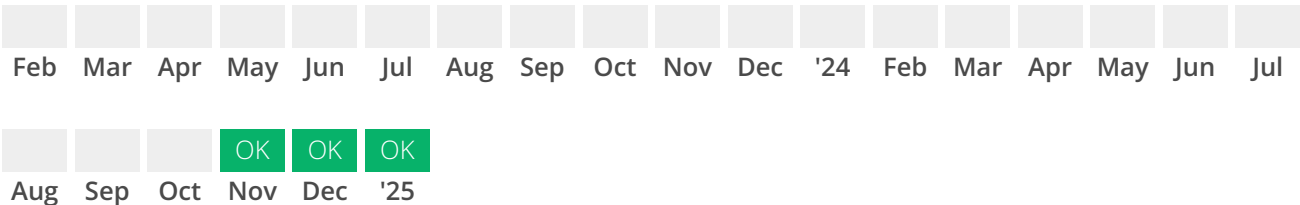
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Education	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Student loan
Payment Amount:	\$0	\$0	\$0
Last Payment:	1/9/2025	1/9/2025	1/1/2025
Term Length:	120 Month(s)	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	Educational
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion



Experian



Equifax

Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May
Jun	Jul	Aug	Sep	Oct	Nov												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	900000*****	900000*****
High Balance:	\$2,351	\$2,351	\$2,351
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2025
Date Reported:	1/31/2025	1/31/2025	1/1/2025
Date Opened:	11/27/2007	11/1/2007	11/1/2007
Balance Owed:	\$3,170	\$3,170	\$3,170
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Education	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Student loan
Payment Amount:	\$0	\$0	\$0
Last Payment:	1/9/2025	1/9/2025	1/1/2025
Term Length:	120 Month(s)	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	Educational

Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun
				OK	OK												
Jul	Aug	Sep	Oct	Nov	Dec												

Experian

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul
			OK	OK	OK												
Aug	Sep	Oct	Nov	Dec	'25												

Equifax

Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May
Jun	Jul	Aug	Sep	Oct	Nov												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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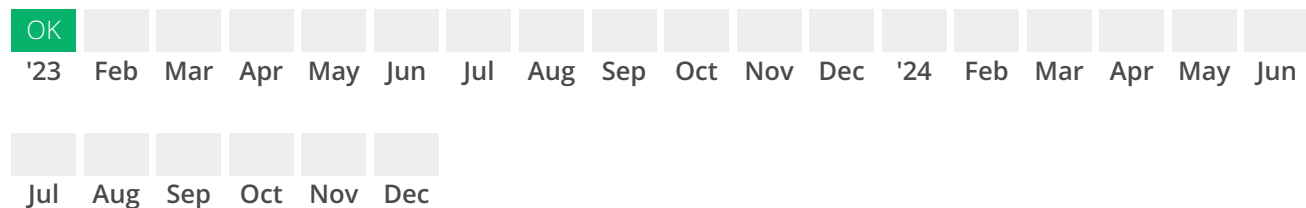
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00820*****	956184*****	956184*****
High Balance:	\$3,166	\$3,166	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2022

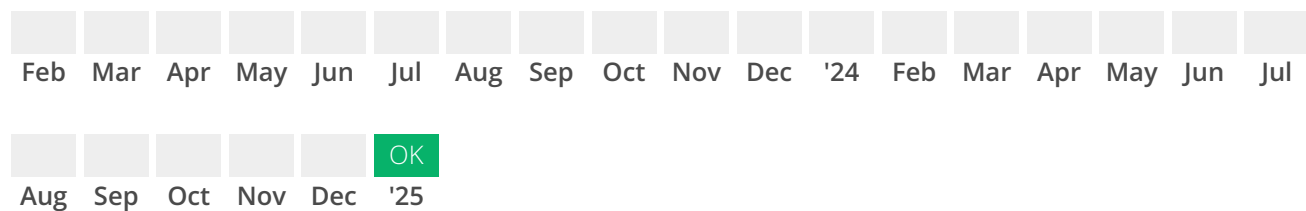
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2025
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	9/3/2009	9/1/2009	9/1/2009
Balance Owed:	\$0	\$4,063	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion



Experian



Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23

Feb	Mar	Apr	May	Jun	Jul

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00220*****	956184***** *****	956184*****
High Balance:	\$1,333	\$1,333	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	5/13/2008	5/1/2008	5/1/2008
Balance Owed:	\$0	\$2,799	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--

Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

OK																	
'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec												

Experian

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul
Aug	Sep	Oct	Nov	Dec	'25												

Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23
Feb	Mar	Apr	May	Jun	Jul												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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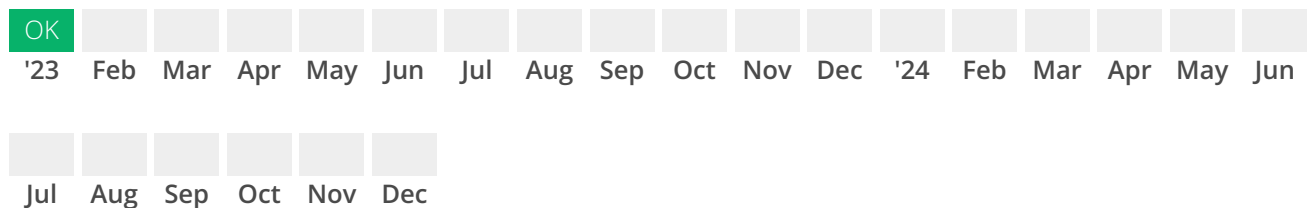
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00120*****	956184*****	956184*****
High Balance:	\$1,166	\$1,166	\$0

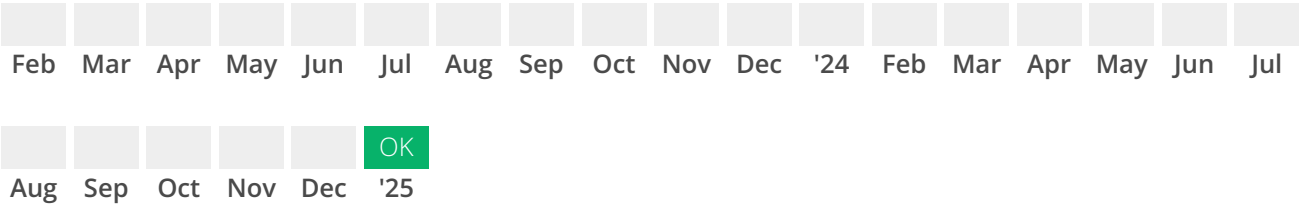
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	5/13/2008	5/1/2008	5/1/2008
Balance Owed:	\$0	\$1,567	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

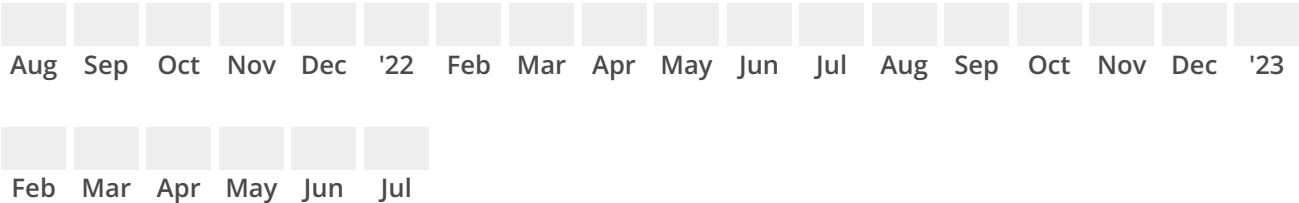
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0

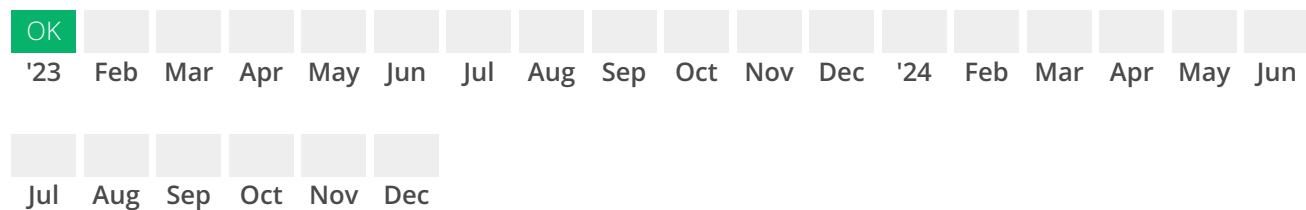
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00720*****	956184*****	956184*****
High Balance:	\$2,834	\$2,834	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	5/15/2009	5/1/2009	5/1/2009
Balance Owed:	\$0	\$5,683	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan

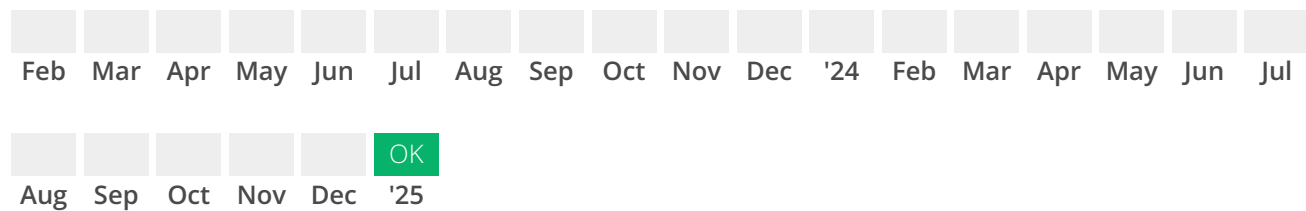
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

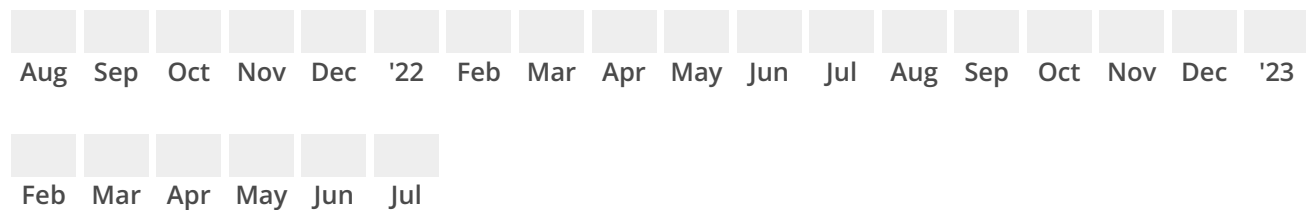
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

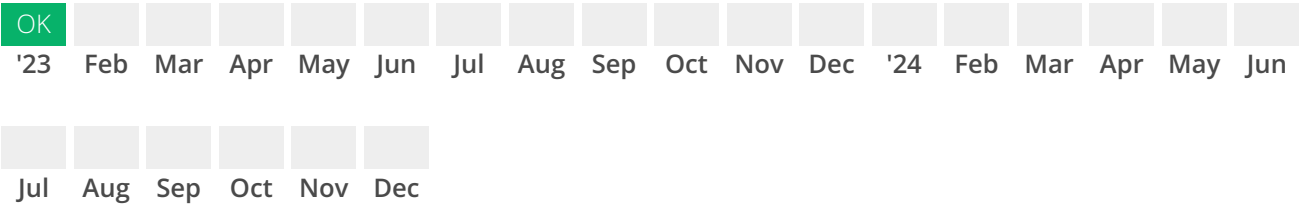
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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DPT ED/AIDV

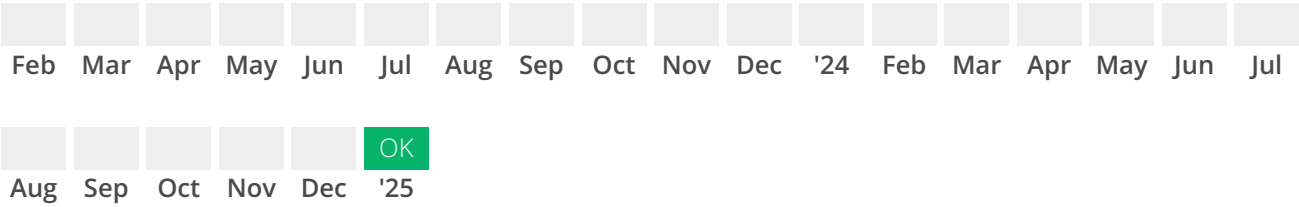
	Transunion®	Experian®	Equifax®
Account #	E00620*****	956184***** *****	956184*****
High Balance:	\$1,000	\$1,000	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	5/15/2009	5/1/2009	5/1/2009
Balance Owed:	\$0	\$1,303	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

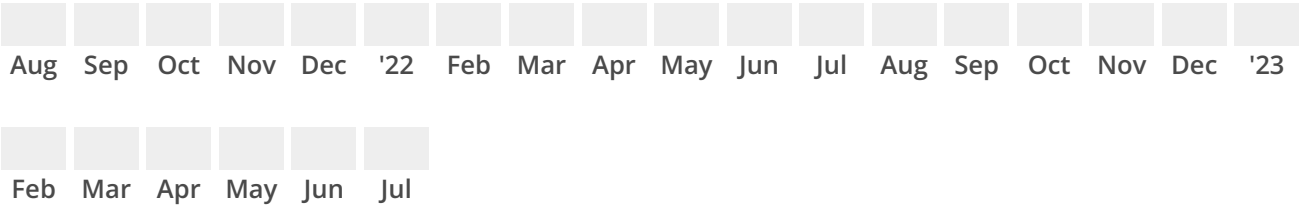
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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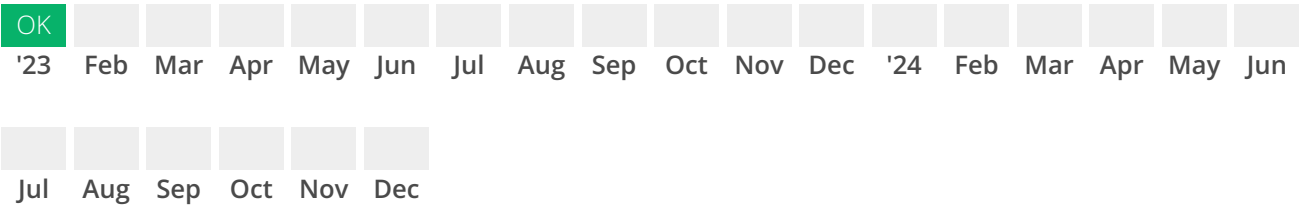
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00520*****	956184*****	956184*****
High Balance:	\$2,166	\$2,166	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	1/23/2009	1/1/2009	1/1/2009
Balance Owed:	\$0	\$4,406	\$0
Closed Date:	--	--	--

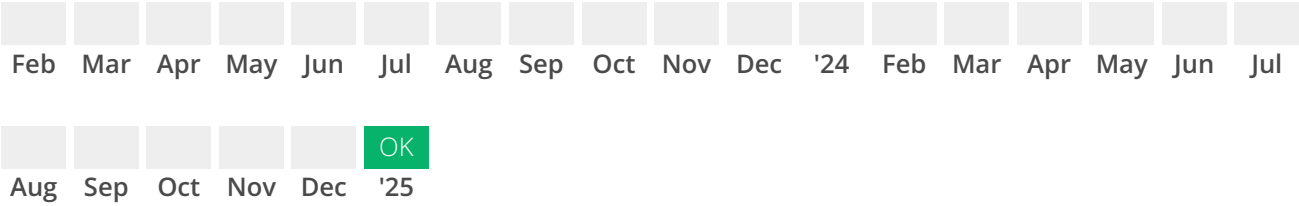
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion



Experian



Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23
Feb	Mar	Apr	May	Jun	Jul												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00420*****	956184***** *****	956184*****
High Balance:	\$667	\$667	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	1/23/2009	1/1/2009	1/1/2009
Balance Owed:	\$0	\$869	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--

Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

OK																		
'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	
Jul	Aug	Sep	Oct	Nov	Dec													

Experian

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	
Aug	Sep	Oct	Nov	Dec	'25													

Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	
Feb	Mar	Apr	May	Jun	Jul													

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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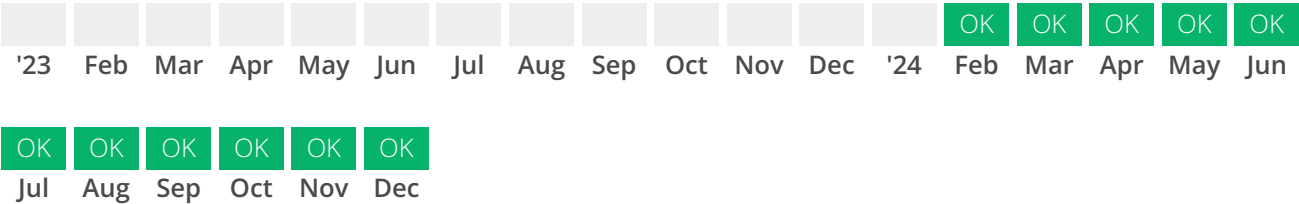
TAB/SUNBIT

	Transunion®	Experian®	Equifax®
Account #	882441**	--	--
High Balance:	\$264	--	--
Current Balance:	\$124.00	--	--

Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	--	--
Date Reported:	1/31/2025	--	--
Date Opened:	2/14/2024	--	--
Balance Owed:	\$25	--	--
Closed Date:	--	--	--
Account Rating:	Open	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Personal Loan Companies	--	--
Account Status:	Open	--	--
Payment Status:	Current	--	--
Creditor Remarks:	--	--	--
Payment Amount:	\$26	--	--
Last Payment:	1/14/2025	--	--
Term Length:	12 Month(s)	--	--
Past Due Amount:	\$0	--	--
Account Type:	Installment sales contract	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	--

Two-Year Payment History

Transunion



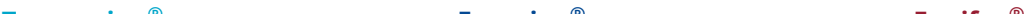
Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History



30: 0

60: 0

90: 0

30: --

60: --

90: --

30: --

60: --

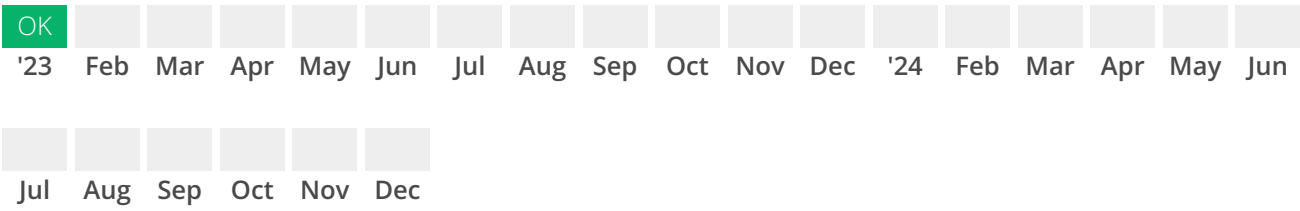
90: --

DPT ED/AIDV

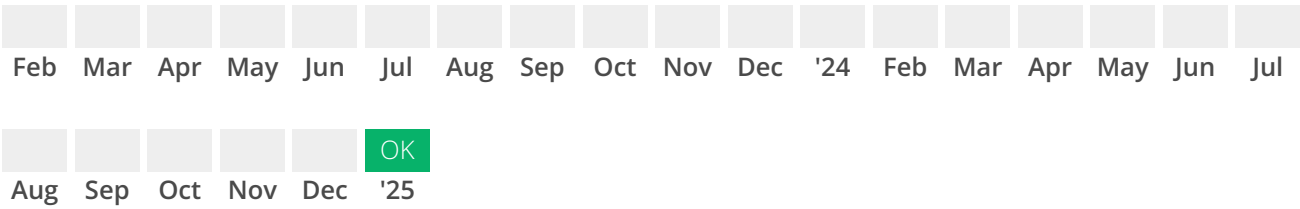
	Transunion [®]	Experian [®]	Equifax [®]
Account #	E00220*****	956184***** *****	956184*****
High Balance:	\$7,000	\$7,000	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	9/22/2010	9/1/2010	9/1/2010
Balance Owed:	\$0	\$13,003	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

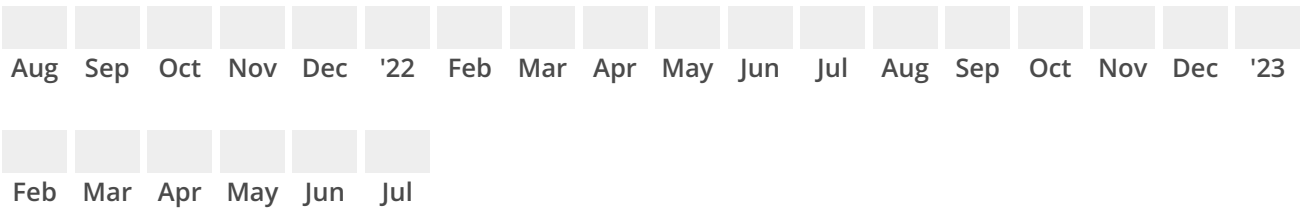
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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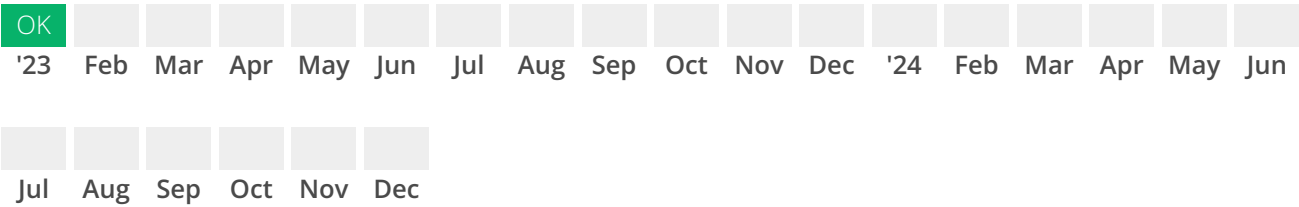
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00120*****	956184*****	956184*****
High Balance:	\$5,500	\$5,500	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	9/22/2010	9/1/2010	9/1/2010
Balance Owed:	\$0	\$6,752	\$0
Closed Date:	--	--	--

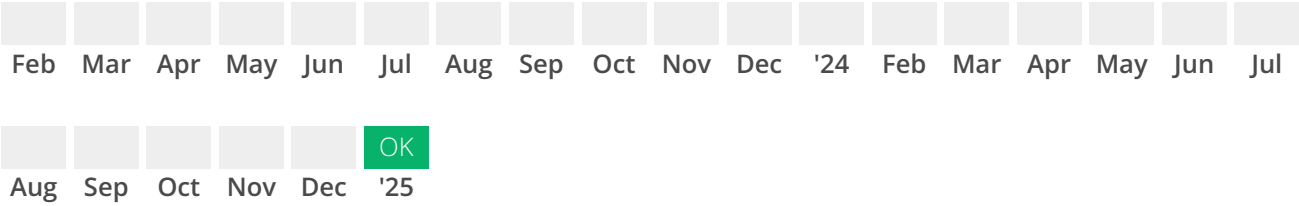
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion



Experian



Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23

Feb	Mar	Apr	May	Jun	Jul

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00620*****	956184***** *****	956184*****
High Balance:	\$3,000	\$3,000	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	11/3/2011	11/1/2011	11/1/2011
Balance Owed:	\$0	\$5,314	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--

Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

OK																	
'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec												

Experian

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul
Aug	Sep	Oct	Nov	Dec	'25												

Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23
Feb	Mar	Apr	May	Jun	Jul												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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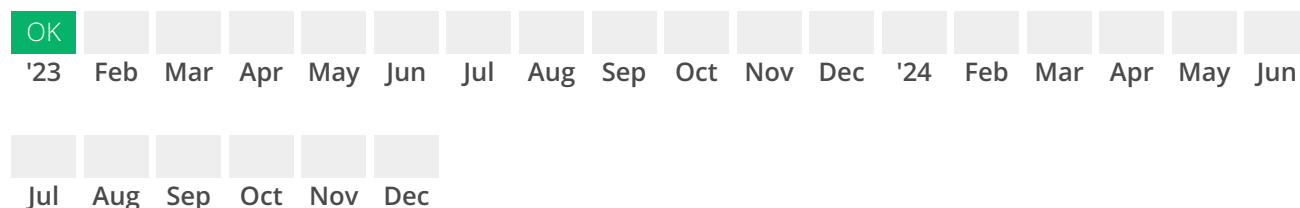
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00520*****	956184*****	956184*****
High Balance:	\$500	\$500	\$0

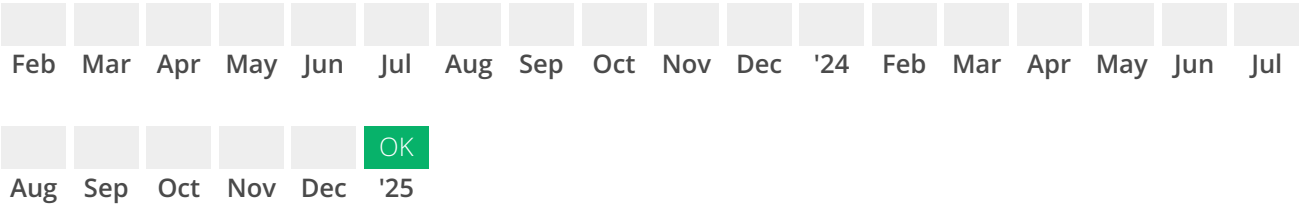
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	11/3/2011	11/1/2011	11/1/2011
Balance Owed:	\$0	\$585	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

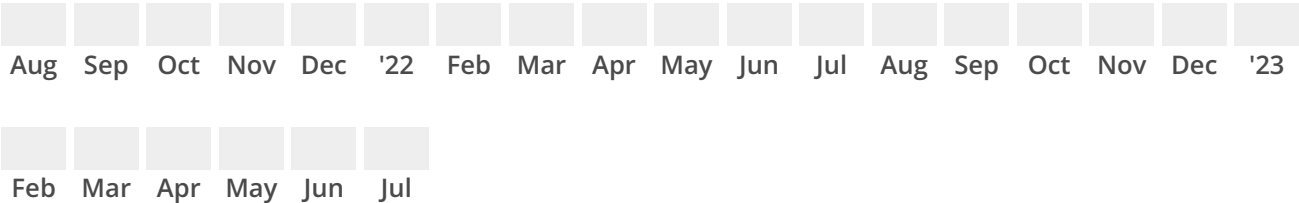
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®	Experian®	Equifax®
30: 0	60: 0	90: 0
30: 0	60: 0	90: 0
30: 0	60: 0	90: 0
30: 0	60: 0	90: 0
30: 0	60: 0	90: 0
30: 0	60: 0	90: 0
30: 0	60: 0	90: 0
30: 0	60: 0	90: 0

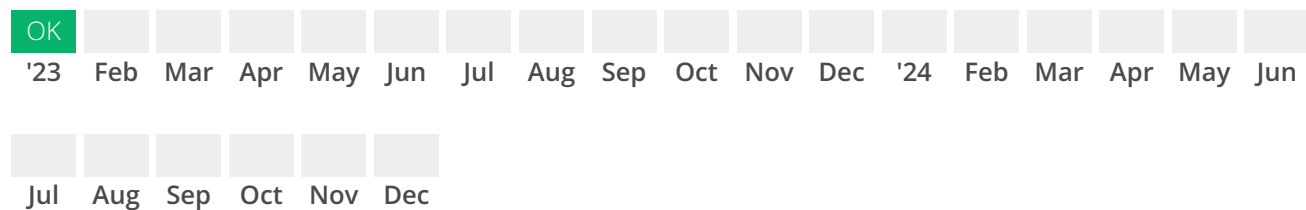
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E01220*****	956184*****	956184*****
High Balance:	\$7,500	\$7,500	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	9/5/2013	9/1/2013	9/1/2013
Balance Owed:	\$0	\$10,995	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan

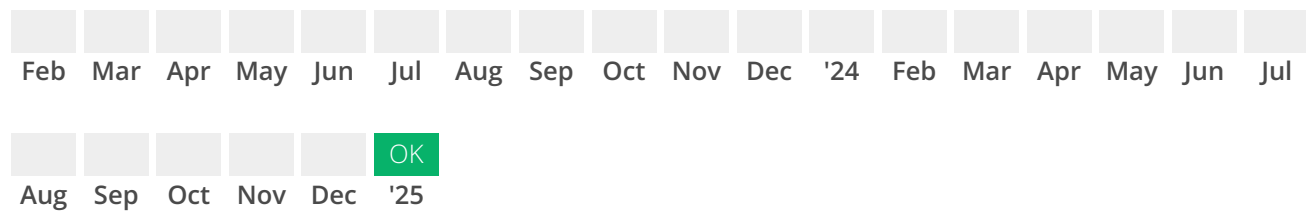
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

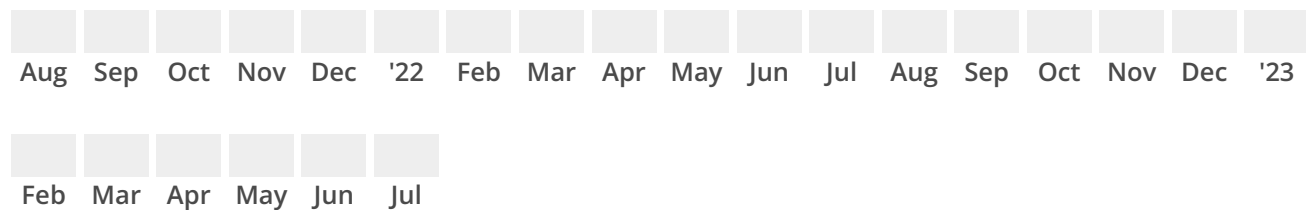
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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SECURITY

	Transunion®	Experian®	Equifax®
Account #	--	--	****
High Balance:	--	--	\$288
Last Verified:	--	--	--
Date of Last Activity:	--	--	3/1/2013
Date Reported:	--	--	1/1/2018
Date Opened:	--	--	11/1/2012
Balance Owed:	--	--	\$0
Closed Date:	--	--	--
Account Rating:	--	--	Paid
Account Description:	--	--	Individual
Dispute Status:	--	--	Account not disputed
Creditor Type:	--	--	Personal Loan Companies
Account Status:	--	--	Closed
Payment Status:	--	--	Current
Creditor Remarks:	--	--	Closed or paid account/zero balance
Payment Amount:	--	--	\$0
Last Payment:	--	--	3/1/2013
Term Length:	--	--	6 Month(s)
Past Due Amount:	--	--	\$0
Account Type:	--	--	--
Payment Frequency:	--	--	--
Credit Limit:	--	--	\$0

Two-Year Payment History

Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax

Dec	'16	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'17	Feb	Mar	Apr	May
Jun	Jul	Aug	Sep	Oct	Nov												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: --	60: --	90: --	30: --	60: --	90: --	30: 0	60: 0	90: 0
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DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E01520*****	956184*****	956184*****
High Balance:	\$20,500	\$20,500	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	9/4/2014	9/1/2014	9/1/2014
Balance Owed:	\$0	\$29,536	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--

Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

OK																	
'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec												

Experian

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul
Aug	Sep	Oct	Nov	Dec	'25												

Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23
Feb	Mar	Apr	May	Jun	Jul												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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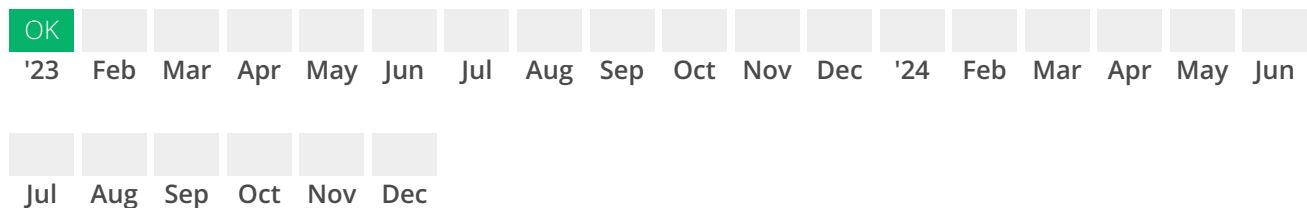
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E01620*****	956184*****	956184*****
High Balance:	\$10,033	\$10,033	\$0

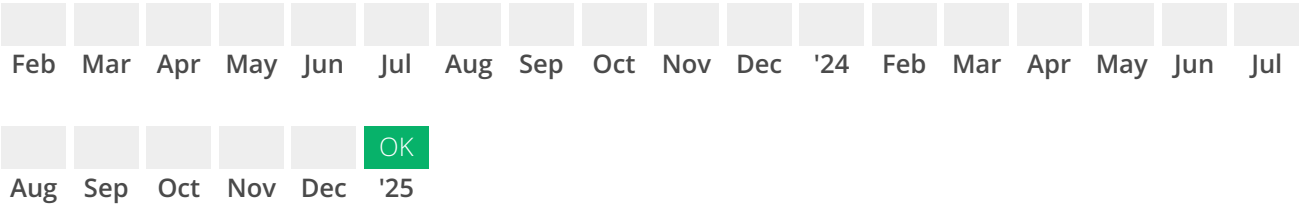
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	9/18/2015	9/1/2015	9/1/2015
Balance Owed:	\$0	\$13,966	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

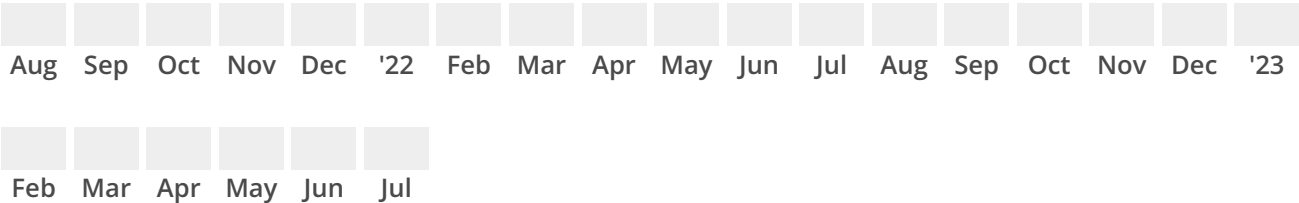
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30: 0			60: 0			90: 0		

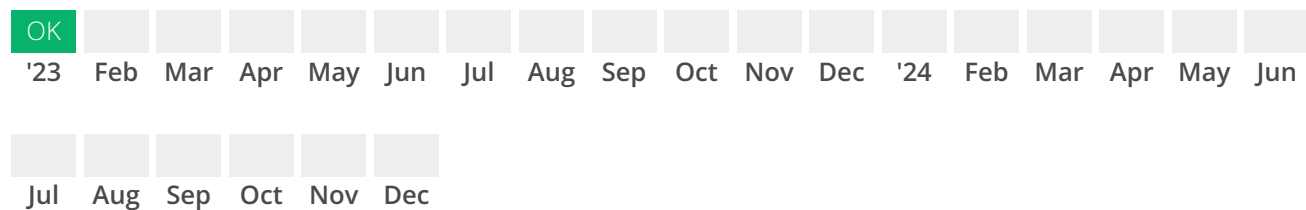
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E01220*****	956184*****	956184*****
High Balance:	\$2,168	\$2,168	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	5/14/2010	5/1/2010	5/1/2010
Balance Owed:	\$0	\$4,143	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan

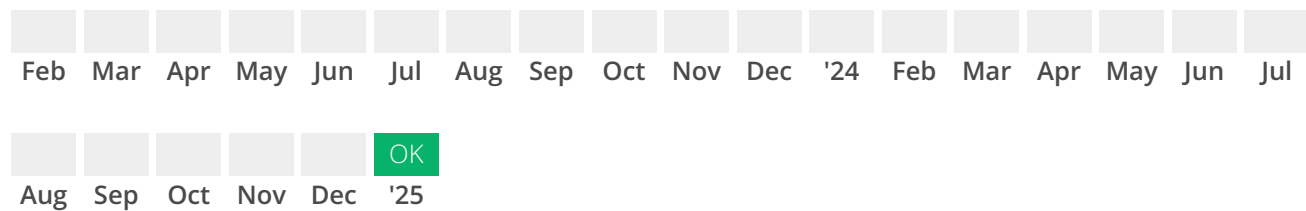
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

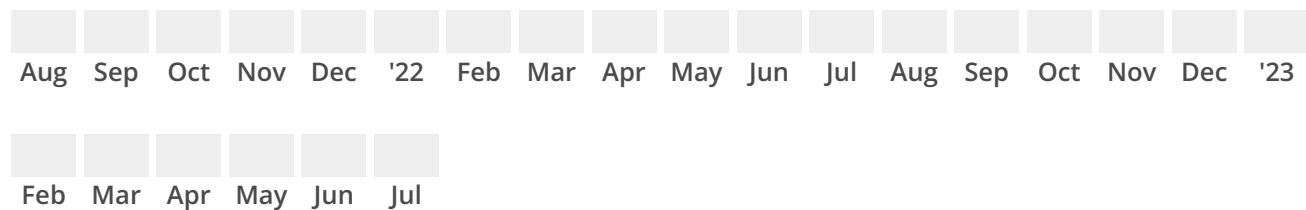
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

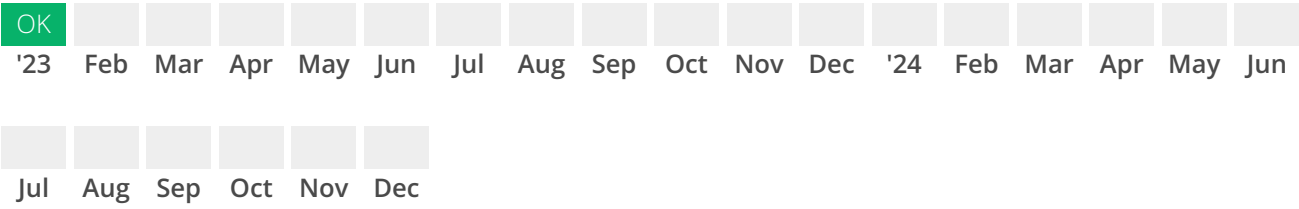
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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DPT ED/AIDV

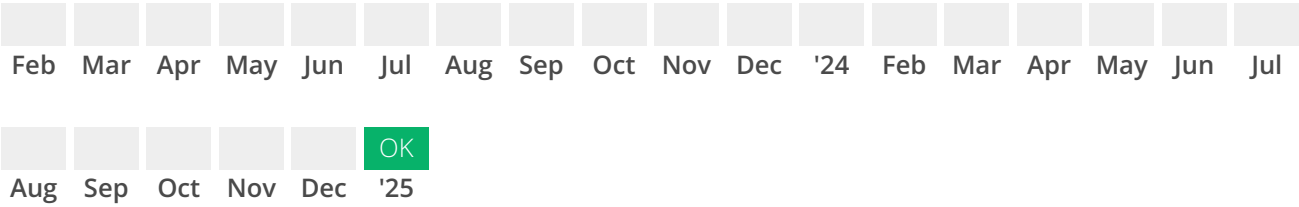
	Transunion®	Experian®	Equifax®
Account #	E00420*****	956184***** *****	956184*****
High Balance:	\$3,000	\$3,000	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	5/19/2011	5/1/2011	5/1/2011
Balance Owed:	\$0	\$5,425	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

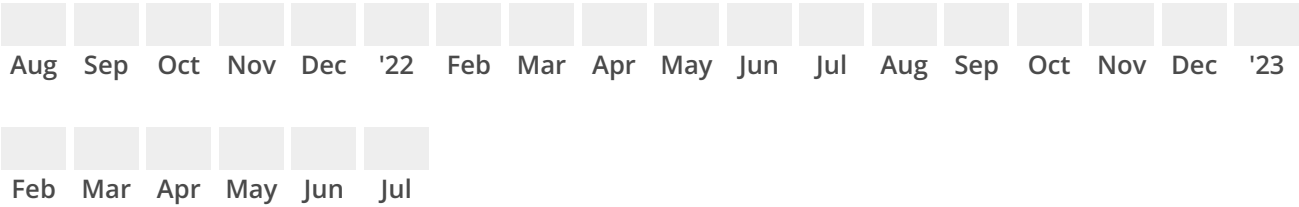
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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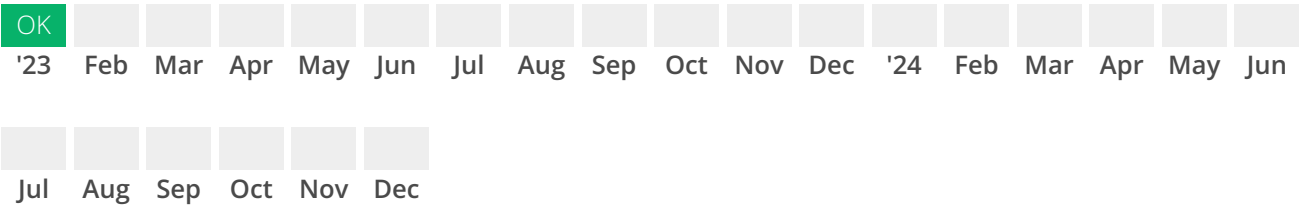
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00320*****	956184***** *****	956184*****
High Balance:	\$4,000	\$4,000	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	5/19/2011	5/1/2011	5/1/2011
Balance Owed:	\$0	\$4,910	\$0
Closed Date:	--	--	--

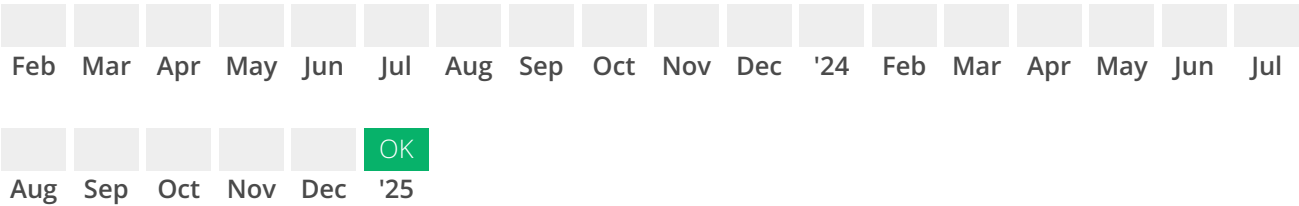
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion



Experian



Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23
Feb	Mar	Apr	May	Jun	Jul												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E01720*****	956184***** *****	956184*****
High Balance:	\$13,584	\$13,584	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	9/19/2018	9/1/2018	9/1/2018
Balance Owed:	\$0	\$16,025	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--

Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

OK																	
'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec												

Experian

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul
						OK											
Aug	Sep	Oct	Nov	Dec	'25												

Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23
Feb	Mar	Apr	May	Jun	Jul												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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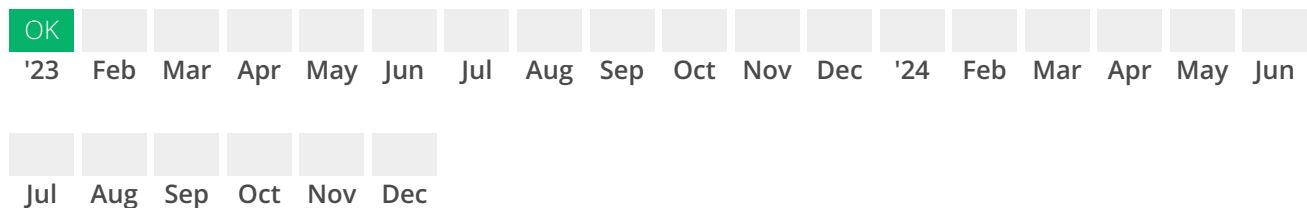
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E01120*****	956184*****	956184*****
High Balance:	\$5,500	\$5,500	\$0

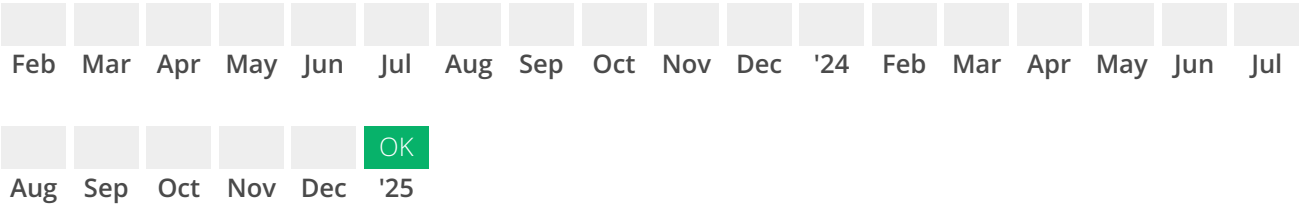
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	5/23/2013	5/1/2013	5/1/2013
Balance Owed:	\$0	\$8,936	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

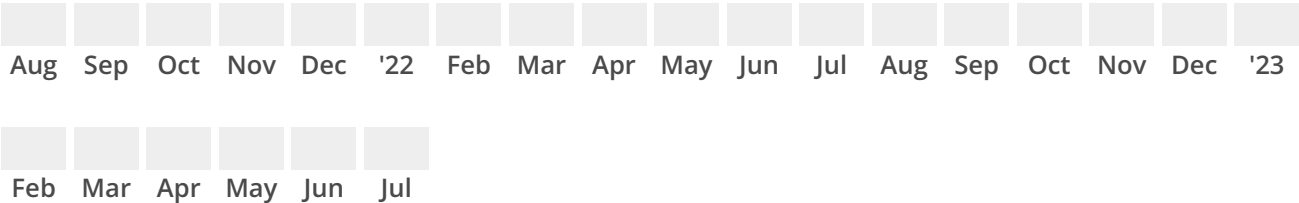
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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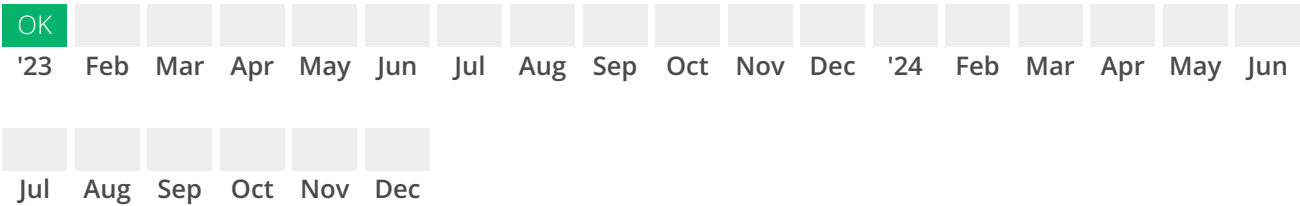
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E01120*****	956184*****	956184*****
High Balance:	\$1,000	\$1,000	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	3/17/2010	3/1/2010	3/1/2010
Balance Owed:	\$0	\$1,925	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan

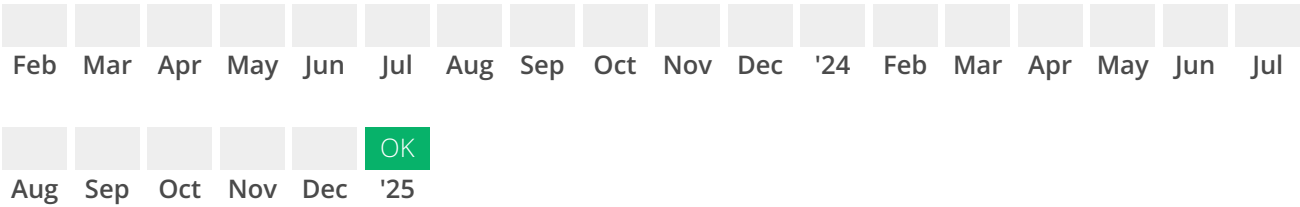
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

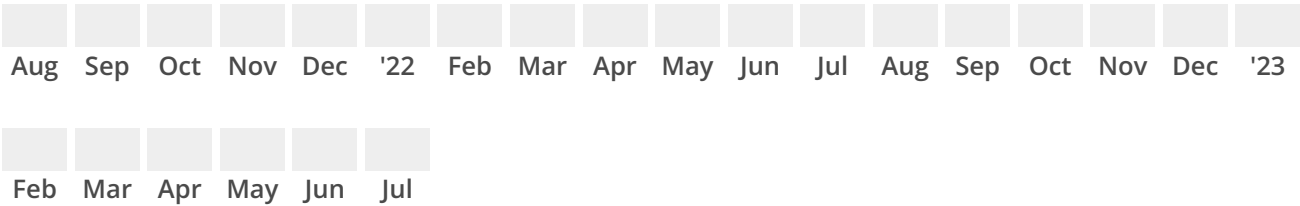
Transunion



Experian



Equifax



Days Late - 7 Year History

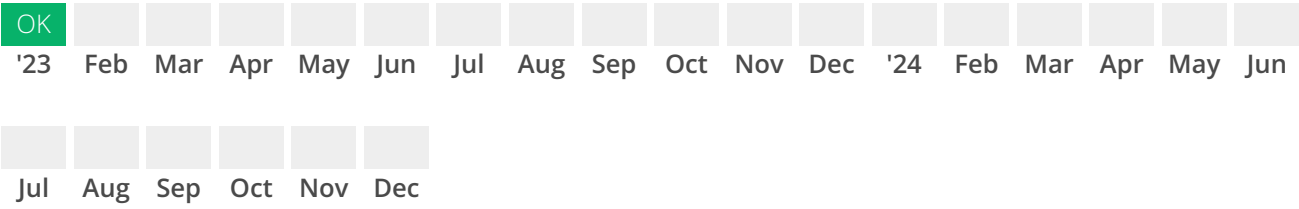
Transunion®			Experian®			Equifax®		
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0

DPT ED/AIDV

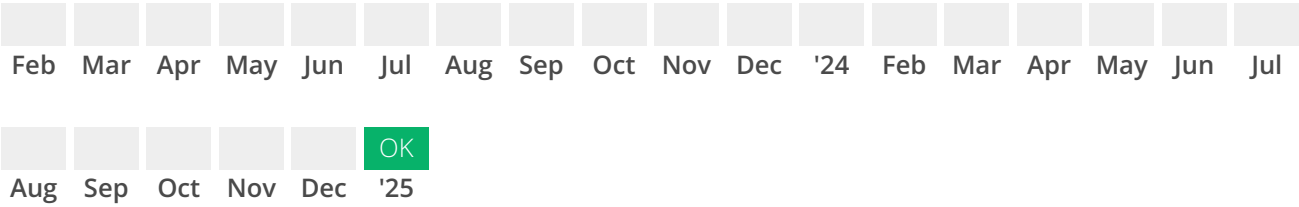
	Transunion®	Experian®	Equifax®
Account #	E01420*****	956184***** *****	956184*****
High Balance:	\$4,500	\$4,500	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	5/22/2014	5/1/2014	5/1/2014
Balance Owed:	\$0	\$6,370	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

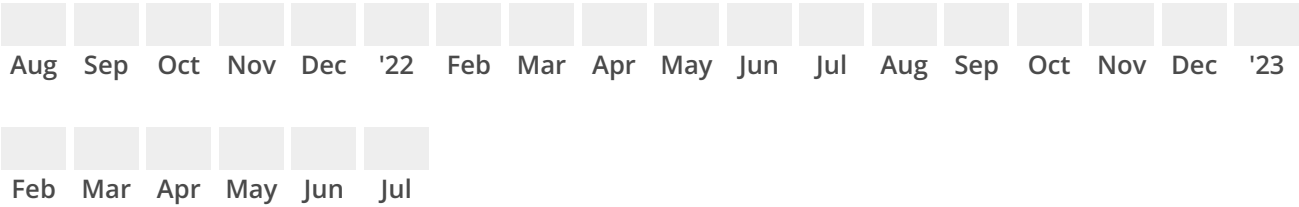
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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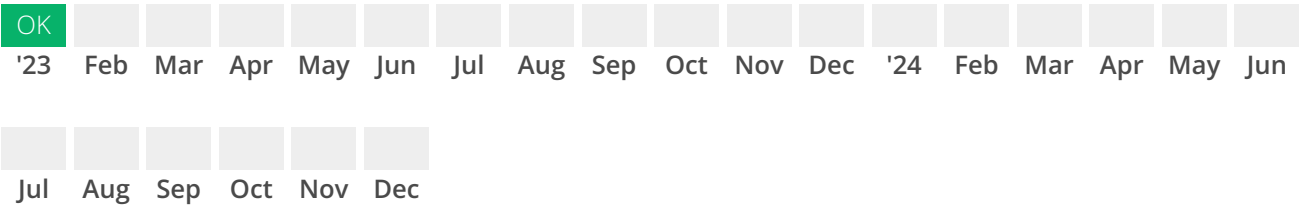
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E00920*****	956184***** *****	956184*****
High Balance:	\$1,334	\$1,334	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	1/22/2010	1/1/2010	1/1/2010
Balance Owed:	\$0	\$1,711	\$0
Closed Date:	--	--	--

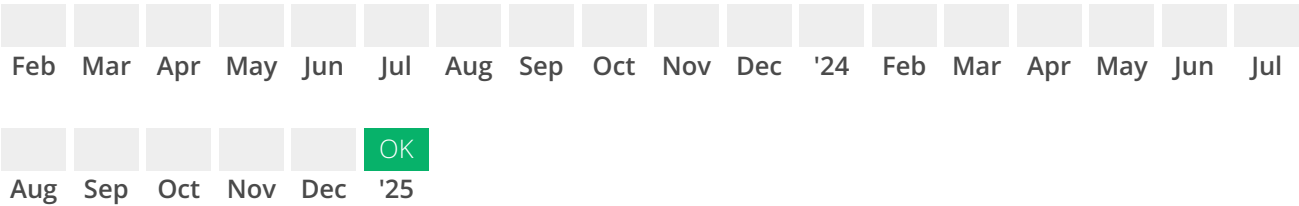
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion



Experian



Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23
Feb	Mar	Apr	May	Jun	Jul												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E01020*****	956184***** *****	956184*****
High Balance:	\$1,832	\$1,832	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	1/22/2010	1/1/2010	1/1/2010
Balance Owed:	\$0	\$3,554	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--

Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

OK																	
'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec												

Experian

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul
						OK											
Aug	Sep	Oct	Nov	Dec	'25												

Equifax

Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23
Feb	Mar	Apr	May	Jun	Jul												

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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SECURITY

	Transunion®	Experian®	Equifax®
Account #	--	--	1****
High Balance:	--	--	\$288

Last Verified:	--	--	--
Date of Last Activity:	--	--	6/1/2013
Date Reported:	--	--	1/1/2018
Date Opened:	--	--	3/1/2013
Balance Owed:	--	--	\$0
Closed Date:	--	--	--
Account Rating:	--	--	Paid
Account Description:	--	--	Individual
Dispute Status:	--	--	Account not disputed
Creditor Type:	--	--	Personal Loan Companies
Account Status:	--	--	Closed
Payment Status:	--	--	Current
Creditor Remarks:	--	--	Closed or paid account/zero balance
Payment Amount:	--	--	\$0
Last Payment:	--	--	6/1/2013
Term Length:	--	--	6 Month(s)
Past Due Amount:	--	--	\$0
Account Type:	--	--	--
Payment Frequency:	--	--	--
Credit Limit:	--	--	\$0

Two-Year Payment History

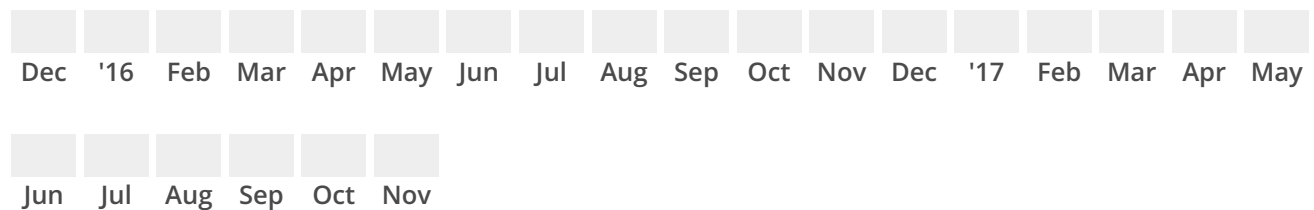
Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: --

60: --

90: --

30: --

60: --

90: --

30: 0

60: 0

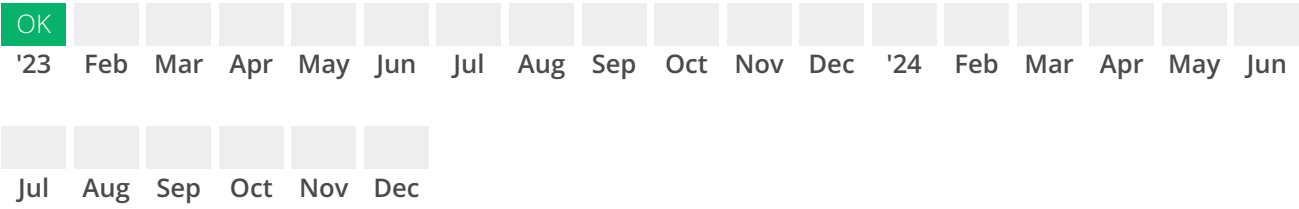
90: 0

DPT ED/AIDV

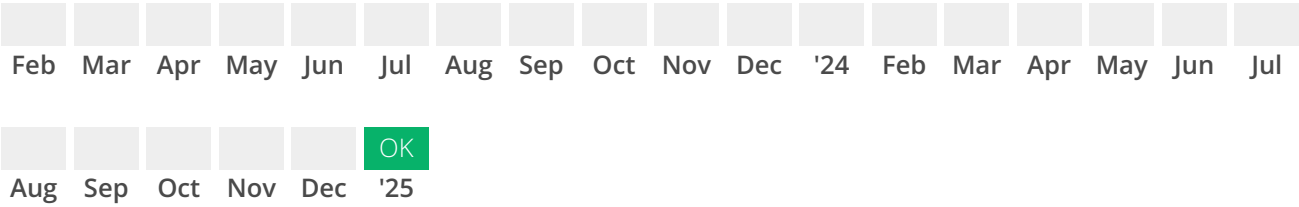
	Transunion®	Experian®	Equifax®
Account #	E01020*****	956184***** *****	956184*****
High Balance:	\$7,500	\$7,500	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	1/17/2013	1/1/2013	1/1/2013
Balance Owed:	\$0	\$12,431	\$0
Closed Date:	--	--	--
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

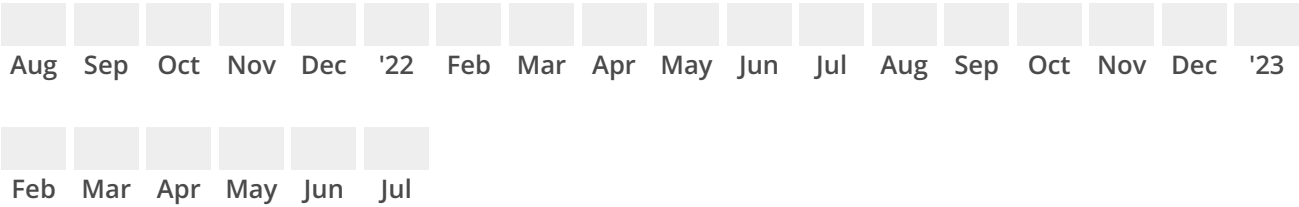
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0
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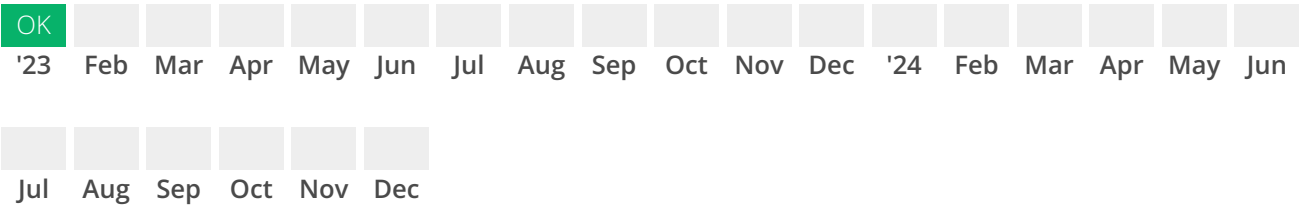
DPT ED/AIDV

	Transunion®	Experian®	Equifax®
Account #	E01320*****	956184*****	956184*****
High Balance:	\$8,500	\$8,500	\$0
Last Verified:	1/31/2025	--	--
Date of Last Activity:	1/31/2025	1/1/2025	1/1/2023
Date Reported:	1/31/2025	1/31/2025	9/1/2023
Date Opened:	1/17/2014	1/1/2014	1/1/2014
Balance Owed:	\$0	\$12,239	\$0
Closed Date:	--	--	--

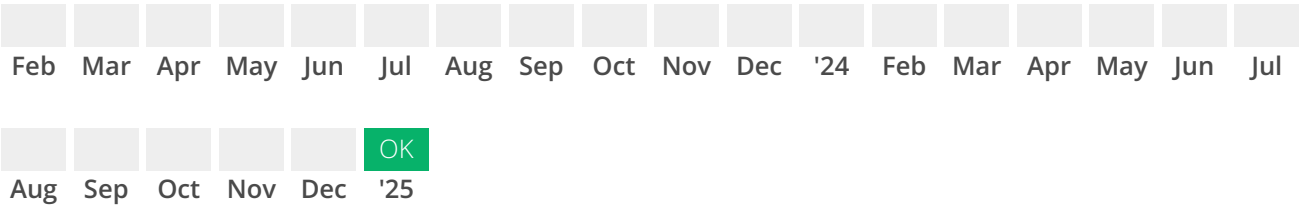
Account Rating:	Derogatory	Open	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank - Student Loans	Student Loans	Miscellaneous Finance
Account Status:	Open	Open	Closed
Payment Status:	Current	Current	Wage Earner Plan
Creditor Remarks:	Chapter 13; wage earner plan account	Student loan - payment deferred.	Account involved in Chapter 13 debt adj. Included in Chapter 13
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/27/2023	8/27/2023	1/1/2023
Term Length:	--	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Educational	Educational	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

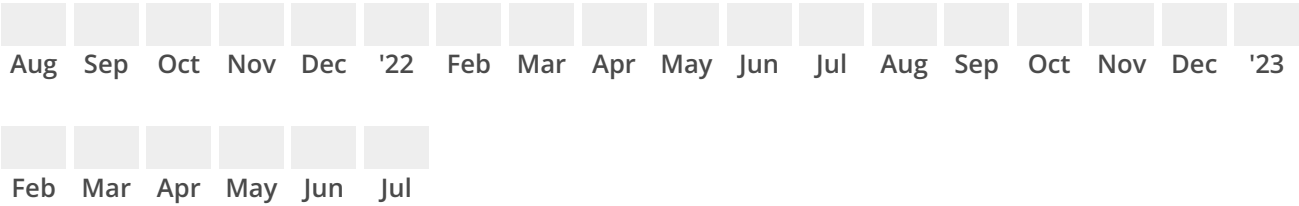
Transunion



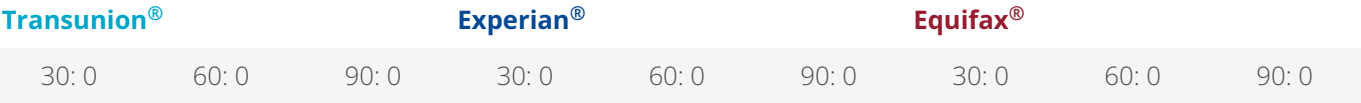
Experian



Equifax



Days Late - 7 Year History



WESTERN FUND

	Transunion®	Experian®	Equifax®
Account #	324185**	324185**	324185**
High Balance:	\$20,336	\$20,336	\$20,336
Last Verified:	1/21/2025	--	--
Date of Last Activity:	1/21/2025	12/1/2024	1/1/2025
Date Reported:	1/21/2025	12/21/2024	1/1/2025
Date Opened:	9/6/2024	9/1/2024	9/1/2024
Balance Owed:	\$20,792	\$20,584	\$20,792
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Maker	Individual	Maker
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Finance Collection	Sales Financing	Auto Financing
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Auto
Payment Amount:	\$594	\$594	\$594
Last Payment:	1/16/2025	12/1/2024	1/1/2025
Term Length:	71 Month(s)	71 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	Auto Loan

Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

[illegible]

Experian

[illegible]

Equifax

A horizontal timeline bar representing the 2023-2024 season. The bar is divided into monthly segments. The labels below the bar are: Dec '23, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec '24, Feb, Mar, Apr, May. The segments for Dec '23, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec '24, Feb, Mar, Apr, and May are all filled with a solid light blue color. The segment for June '24 is empty, showing only the light gray background.

Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30:0	60:0	90:0	30:0	60:0	90:0	30:0	60:0	90:0

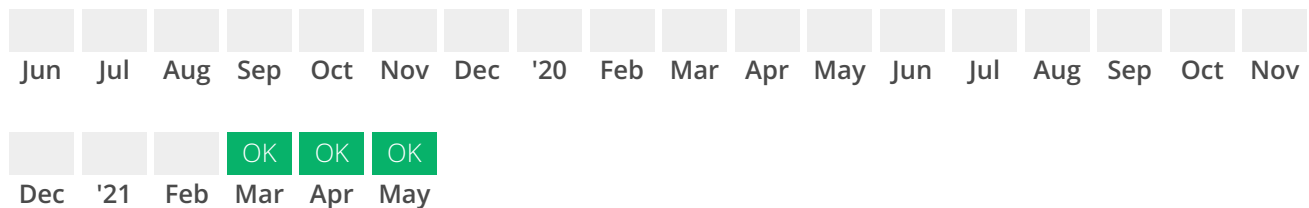
TAB/SUNBIT

	Transunion®	Experian®	Equifax®
Account #	978187**	--	--
High Balance:	\$209	--	--
Last Verified:	6/26/2021	--	--
Date of Last Activity:	6/26/2021	--	--

Date Reported:	6/26/2021	--	--
Date Opened:	3/26/2021	--	--
Balance Owed:	\$0	--	--
Closed Date:	6/26/2021	--	--
Account Rating:	Closed	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Personal Loan Companies	--	--
Account Status:	Closed	--	--
Payment Status:	Current	--	--
Creditor Remarks:	Closed	--	--
Payment Amount:	\$0	--	--
Last Payment:	6/26/2021	--	--
Term Length:	3 Month(s)	--	--
Past Due Amount:	\$0	--	--
Account Type:	Installment sales contract	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	--

Two-Year Payment History

Transunion



Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: --	60: --	90: --	30: --	60: --	90: --
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Other: : Accounts in which the exact category is unknown

NAVIGATOR CU

	Transunion®	Experian®	Equifax®
Account #	100200*****	--	--
High Balance:	\$793	--	--
Last Verified:	1/1/2024	--	--
Date of Last Activity:	11/1/2017	--	--
Date Reported:	1/1/2024	--	--
Date Opened:	12/29/2006	--	--
Balance Owed:	\$0	--	--
Closed Date:	11/1/2017	--	--
Account Rating:	Closed	--	--
Account Description:	Joint	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Credit Unions	--	--
Account Status:	Closed	--	--
Payment Status:	Unknown	--	--
Creditor Remarks:	--	--	--
Payment Amount:	\$0	--	--
Last Payment:	--	--	--
Term Length:	--	--	--
Past Due Amount:	\$0	--	--
Account Type:	Deposit related	--	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	--	--

Two-Year Payment History

Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0

60: 0

90: 0

30: --

60: --

90: --

30: --

60: --

90: --

CKSPRIMEIN

	Transunion®	Experian®	Equifax®
Account #	--	--	181343**
High Balance:	--	--	\$756
Last Verified:	--	--	--
Date of Last Activity:	--	--	9/1/2023
Date Reported:	--	--	2/1/2025
Date Opened:	--	--	3/1/2024
Balance Owed:	--	--	\$756
Closed Date:	--	--	--
Account Rating:	--	--	Derogatory
Account Description:	--	--	Individual
Dispute Status:	--	--	Account not disputed
Creditor Type:	--	--	Factoring Companies
Account Status:	--	--	Open
Payment Status:	--	--	Late 120 Days
Creditor Remarks:	--	--	Collection account
Payment Amount:	--	--	\$0
Last Payment:	--	--	9/1/2023
Term Length:	--	--	--
Past Due Amount:	--	--	\$756
Account Type:	--	--	Collection
Payment Frequency:	--	--	--

Payment Frequency:

Credit Limit: -- -- \$0

Two-Year Payment History

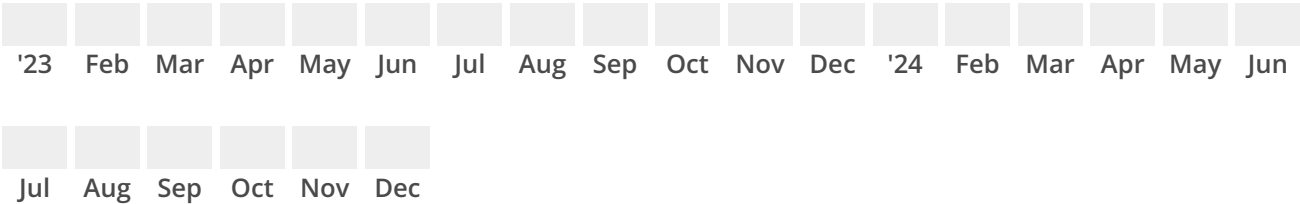
Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: --	60: --	90: --	30: --	60: --	90: --	30: 0	60: 0	90: 9
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Overdraft/reserve checking accounts/ line of credit

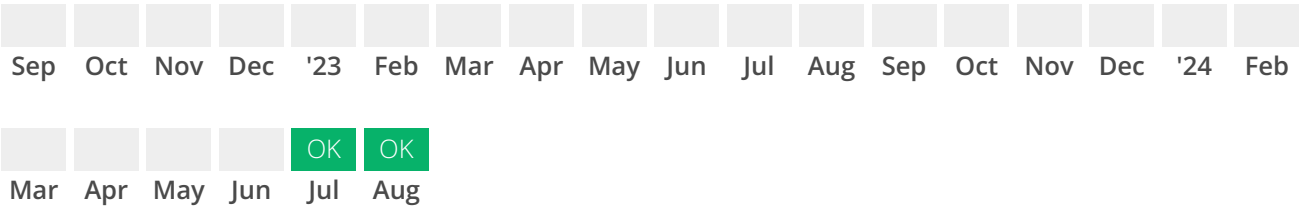
ATLAS

	Transunion®	Experian®	Equifax®
Account #	TQML2V*****	MEIWZR*****	A2TQML*****
High Balance:	\$8	\$9	\$1,000
Last Verified:	9/10/2024	--	--
Date of Last Activity:	9/10/2024	9/1/2024	9/1/2024
Date Reported:	9/10/2024	9/10/2024	9/1/2024
Date Opened:	7/18/2024	7/1/2024	7/1/2024
Balance Owed:	\$0	\$0	\$0
Closed Date:	9/10/2024	--	--
Account Rating:	Paid	Paid	Paid

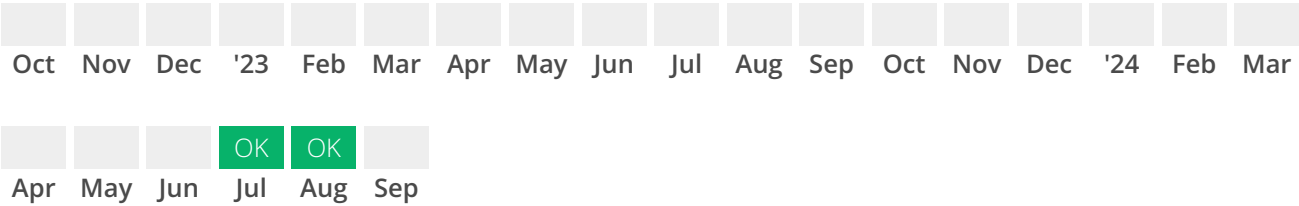
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Finance	Personal Loan Companies	--
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Line of credit
Payment Amount:	\$0	\$0	\$0
Last Payment:	9/10/2024	9/10/2024	9/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Line of credit	Check credit/Line of credit	Line of credit
Payment Frequency:	--	--	--
Credit Limit:	\$1,000	\$1,000	\$0

Two-Year Payment History

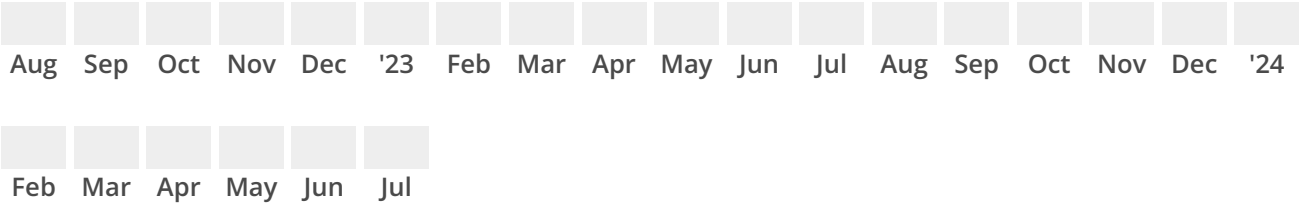
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0

60: 0

90: 0

30: 0

60: 0

90: 0

30: 0

60: 0

90: 0

Collection

CKS PRIME IN

	Transunion®	Experian®	Equifax®
Account #	181343**	--	--
High Balance:	\$756	--	--
Last Verified:	2/26/2025	--	--
Date of Last Activity:	2/26/2025	--	--
Date Reported:	2/26/2025	--	--
Date Opened:	3/28/2024	--	--
Balance Owed:	\$756	--	--
Closed Date:	--	--	--
Account Rating:	Derogatory	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Other Collection Agencies	--	--
Account Status:	Open	--	--
Payment Status:	Collection/Chargeoff	--	--
Creditor Remarks:	Placed for collection	--	--
Original Creditor	12 CONTINENTAL FINANCE COMPANY LL	--	--
Last Payment:	--	--	--
Past Due Amount:	--	--	--
Account Type:	--	--	--

Two-Year Payment History

Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: --

60: --

90: --

30: --

60: --

90: --

30: --

60: --

90: --

Public Information

	Transunion®	Experian®	Equifax®
Type	Chapter 7 Bankruptcy	Chapter 7 Bankruptcy	Chapter 7 Bankruptcy
Status	Discharged	Discharged	Discharged
Date Filed/Reported	7/12/2021	7/12/2021	7/1/2021
Reference#	2111258	2111258HAC	2111258-DSP-10/21
Closing Date	10/12/2021	10/12/2021	--
Asset Amount	\$0	\$0	\$0
Court	U.S. Bankruptcy Court	US BKPT CT AL MOBILE	Federal
Liability	\$0	\$0	\$0
Exempt Amount	\$0	\$0	\$0

	Transunion®	Experian®	Equifax®
Type	Chapter 13 Bankruptcy	Chapter 13 Bankruptcy	Chapter 13 Bankruptcy
Status	Dismissed	Dismissed	Dismissed
Date Filed/Reported	6/15/2018	6/15/2018	6/1/2018
Reference#	1802400	1802400HAC	1802400-DSP-01/19
Closing Date	1/25/2019	1/25/2019	--
Asset Amount	\$0	\$0	\$0
Court	U.S. Bankruptcy Court	US BKPT CT AL MOBILE	Federal
Liability	\$0	\$0	\$0
Exempt Amount	\$0	\$0	\$0

	Transunion®	Experian®	Equifax®
Type	Chapter 13 Bankruptcy	Chapter 13 Bankruptcy	Chapter 13 Bankruptcy

Status	Dismissed	Dismissed	Dismissed
Date Filed/Reported	2/10/2023	2/10/2023	2/1/2023
Reference#	2310322	2310322HAC	2310322-DSP-12/23
Closing Date	12/14/2023	12/14/2023	--
Asset Amount	\$0	\$0	\$0
Court	U.S. Bankruptcy Court	US BKPT CT AL MOBILE	Federal
Liability	\$0	\$0	\$0
Exempt Amount	\$0	\$0	\$0

Inquiries

Creditor Name	Date of Inquiry	Credit Bureau
TWR LN-SYS	6/12/2023	TransUnion
TOWER LOAN	6/12/2023	Equifax
700 CREDIT/MOBILE MITS	12/12/2023	Experian
CAPITAL ONE	7/26/2024	TransUnion
CAP ONE NA	7/26/2024	Experian
FIRST PREMIE	6/14/2023	TransUnion
TBOM/CONTFIN	5/22/2023	TransUnion
BRCLYSBANKDE	12/6/2024	TransUnion
PRESTIGE FIN	8/23/2024	TransUnion
CPS	8/23/2024	TransUnion
TAMERON NISS	8/23/2024	TransUnion
NISSAN MOTOR ACCEPTANC	8/23/2024	Experian
CONSUMER PORTFOLIO SVC	8/23/2024	Experian
SANTANDER CONSUMER USA	8/23/2024	Experian
GLOBAL LENDING SERVICE	8/23/2024	Experian
NCCINC/TAMERON NISSAN	8/23/2024	Experian
TAMERON AU	8/23/2024	Equifax
GLOBALLEND	8/23/2024	Equifax
FEB/DESTINY	5/31/2023	TransUnion
P S E C U	11/21/2024	Experian
ALLY FINANCI	8/1/2024	TransUnion

COAF	8/1/2024	TransUnion
PRESTIGE FIN	8/1/2024	TransUnion
CAPITAL ONE AUTO FIN	8/1/2024	Experian
SANTANDER CONSUMER USA	8/1/2024	Experian
GLOBAL LENDING SERVICE	8/1/2024	Experian
AUTONATION FINANCE/DS	8/1/2024	Experian
ALLY FINANCIAL	8/1/2024	Experian
EXETER FINANCE LLC/WCG	8/1/2024	Experian
WSTLAKENCM	8/1/2024	Equifax
CAP ONE AF	8/1/2024	Equifax
GLOBALLEND	8/1/2024	Equifax
AUTONATION	8/1/2024	Equifax
AMERICANCR	8/1/2024	Equifax
DEAN MCCRARY	8/31/2024	TransUnion
COAF	8/31/2024	TransUnion
CAPITAL ONE AUTO FIN	8/31/2024	Experian
KIA FINANCE AMERICA	8/31/2024	Experian
GLOBAL LENDING SERVICE	8/31/2024	Experian
700 CREDIT/DEAN MCCRAR	8/31/2024	Experian
HYUNDAI CAPITAL AMERIC	8/31/2024	Experian
ODE	8/31/2024	Equifax
GLOBALLEND	8/31/2024	Equifax
CAP ONE AF	8/31/2024	Equifax
CREDIT ACCEPTANCE	8/5/2024	Experian
ALLY FINANCI	8/6/2024	TransUnion
ALLY FINANCIAL	8/6/2024	Experian
WSTLAKENCM	8/6/2024	Equifax
CAPITAL ONE	8/18/2023	TransUnion
CAP ONE NA	8/18/2023	Experian
CAPITALONE	8/18/2023	Equifax
CAPITAL ONE	3/4/2025	TransUnion
CAP ONE NA	3/4/2025	Experian
CAPITALONE	3/4/2025	Equifax
HARVEY AUTO	9/6/2024	TransUnion

CBC/CAR CAPITAL	9/6/2024	Experian
GLOBAL LENDING SERVICE	9/6/2024	Experian
STRIKE ACCEPTANCE INC/	9/6/2024	Experian
NCCINC/HARVEY AUTOMOTI	9/6/2024	Experian
WESTERNFUN	9/6/2024	Equifax
HARVEYAUTO	9/6/2024	Equifax
GLOBALLEND	9/6/2024	Equifax
HARVEYAUTO	9/6/2024	Equifax

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