

Your 3B Report & Vantage Scores® 3.0

Transunion®	Experian®	Equifax®
631	641	641

*Vantage Score® 3.0 credit score

***SECURITY FREEZE: THE FOLLOWING CREDIT BUREAUS REPORT THAT YOU HAVE PLACED A SECURITY FREEZE OR LOCK ON THIS FILE. HOWEVER, THE FILE HAS BEEN DELIVERED TO YOU UNDER THE APPLICABLE EXEMPTION PROVISIONS (PROVIDING A CONSUMER WITH A COPY OF HIS OR HER CREDIT REPORT UPON THE CONSUMER'S REQUEST):

TRANSUNION

Personal Information

	Transunion®	Experian®	Equifax®
Credit Report Date	3/8/2025	3/8/2025	3/8/2025
Name Also Known As:	SONJI RAE RUDOLPH	SONJI RUDOLPH	SONJI R RUDOLPH
Date of Birth	1981	1981	1981
Current Address	2455 PAYTON MOBILE, AL 36610	2455 PAYTON CT MOBILE, AL 366102894	2455 PAYTON CT APT A MOBILE, AL 36610
Previous Address	7561 ZEIGLER MOBILE, AL 36608	7561 ZEIGLER BLVD APT J1 MOBILE, AL 366084861	7561 ZEIGLER BLVD APT J1 MOBILE, AL 36608
	2001 BRILL MOBILE, AL 36605	6761 ZEIGLER BLVD APT J1 MOBILE, AL 366085604	6761 ZEIGLER BLVD APT J1 MOBILE, AL 36608
Employer	CROWN PRODUCTS Date Updated: 10/11/2019	CROWN PRODUCTS Date Updated: 11/1/2019	CROWN PRODUCTS Date Updated: 10/1/2019
	LABOR FINDERS/BALLOONS EVERYWH Date Updated: 5/2/2017	VG CONTRACTORS Date Updated: 2/1/2013	

Consumer Statement

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

Summary

Total Accounts	21	16	20
Open Accounts:	8	5	7
Closed Accounts:	13	11	13
Delinquent:	0	0	0
Derogatory:	4	4	3
Balances:	\$8,419	\$7,317	\$7,961
Payments:	\$576	\$576	\$576
Public Records:	0	0	0
Inquiries (2 years):	0	1	0

Account History

At-a-glance viewing of your payment history

Unknown

OKCurrent

3030 Days Late

6060 Days Late

9090 Days Late

120120 Days Late

150150+ Days Late

PPPayment Plan

RFRepossession Foreclosure

COCollection Chargeoff

Revolving Accounts : Accounts with an open-end term

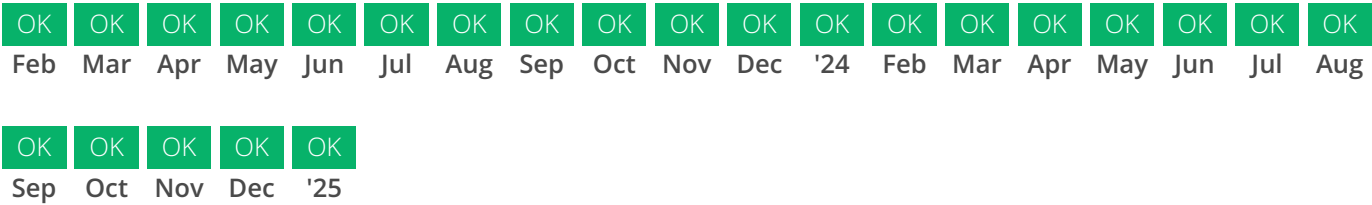
CB/VICSCRT

	Transunion®	Experian®	Equifax®
Account #	539176*****	539176*****	534107*****
High Balance:	\$261	\$261	\$0
Last Verified:	2/5/2025	--	--
Date of Last Activity:	2/5/2025	7/1/2022	2/1/2025
Date Reported:	2/5/2025	2/5/2025	2/1/2025
Date Opened:	9/5/2020	9/1/2020	9/1/2020
Balance Owed:	\$50	\$50	\$50
Closed Date:	--	--	--

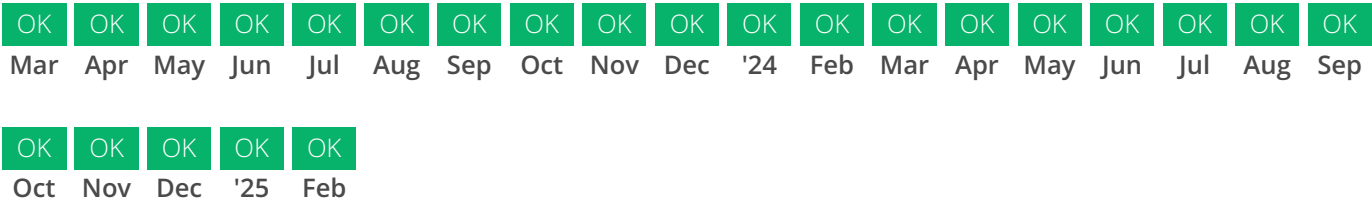
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Clothing	General Clothing Store	General Clothing Store
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Charge Amount in H/C column is credit limit
Payment Amount:	\$37	\$37	\$37
Last Payment:	2/2/2025	2/2/2025	2/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$600	\$600	\$600

Two-Year Payment History

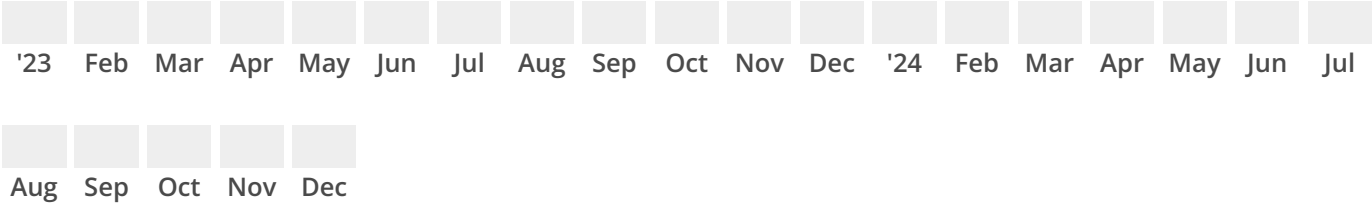
Transunion



Experian



Equifax



Days Late - 7 Year History



CB/EXPRESS

	Transunion®	Experian®	Equifax®
Account #	211711*****	211711*****	--
High Balance:	\$166	\$166	--
Last Verified:	11/11/2024	--	--
Date of Last Activity:	12/2/2022	11/1/2024	--
Date Reported:	11/11/2024	11/11/2024	--
Date Opened:	9/5/2020	9/1/2020	--
Balance Owed:	\$0	\$0	--
Closed Date:	10/23/2024	--	--
Account Rating:	Paid	Paid	--
Account Description:	Individual	Individual	--
Dispute Status:	Account not disputed	Account not disputed	--
Creditor Type:	Women's Apparel	General Clothing Store	--
Account Status:	Closed	Closed	--
Payment Status:	Current	Current	--
Creditor Remarks:	Canceled by credit grantor	Account has been closed due to inactivity.	--
Payment Amount:	\$0	\$0	--
Last Payment:	12/2/2022	12/2/2022	--
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	--
Account Type:	Charge account	Charge account	--
Payment Frequency:	--	--	--
Credit Limit:	\$100	\$100	--

Two-Year Payment History

Transunion

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

Experian

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

OK	OK	OK	OK	
Jul	Aug	Sep	Oct	Nov

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: --	60: --	90: --
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CB/EXPRESS

	Transunion®	Experian®	Equifax®
Account #	--	--	234065*****
High Balance:	--	--	\$100
Last Verified:	--	--	--
Date of Last Activity:	--	--	12/1/2022
Date Reported:	--	--	12/1/2024
Date Opened:	--	--	9/1/2020
Balance Owed:	--	--	\$0
Closed Date:	--	--	--
Account Rating:	--	--	Paid
Account Description:	--	--	Individual
Dispute Status:	--	--	Account not disputed
Creditor Type:	--	--	Specialty Clothing
Account Status:	--	--	Closed
Payment Status:	--	--	Current
Creditor Remarks:	--	--	Closed or paid account/zero balance Accounts closed by credit grantor
Payment Amount:	--	--	\$0
Last Payment:	--	--	12/1/2022
Term Length:	--	--	--
Past Due Amount:	--	--	\$0

Account Type:	--	--	--
Payment Frequency:	--	--	--
Credit Limit:	--	--	\$0

Two-Year Payment History

Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax

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

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: --	60: --	90: --	30: --	60: --	90: --	30: 0	60: 0	90: 0
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1STPROGRESS/TSYS/VT

	Transunion®	Experian®	Equifax®
Account #	--	544303*****	--
High Balance:	--	\$0	--
Last Verified:	--	--	--
Date of Last Activity:	--	3/1/2023	--
Date Reported:	--	10/1/2024	--
Date Opened:	--	1/1/2021	--
Balance Owed:	--	\$0	--
Closed Date:	--	--	--
Account Rating:	--	Derogatory	--
Account Description:	--	Individual	--
Dispute Status:	--	Account not disputed	--
Creditor Type:	--	Credit Card - Finance	--

		Company	
Account Status:	--	Closed	--
Payment Status:	--	Collection/Chargeoff	--
Creditor Remarks:	--	Purchased by a another lender. Unpaid balance reported as a loss by the credit grantor.	--
Payment Amount:	--	\$0	--
Last Payment:	--	6/11/2022	--
Term Length:	--	--	--
Past Due Amount:	--	\$158	--
Account Type:	--	Credit Card	--
Payment Frequency:	--	--	--
Credit Limit:	--	\$200	--

Two-Year Payment History

Transunion

NONE REPORTED

Experian

90	90	120	150	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr
CO	CO	CO	CO	CO														
May	Jun	Jul	Aug	Sep														

Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: --	60: --	90: --	30: 1	60: 1	90: 4	30: --	60: --	90: --
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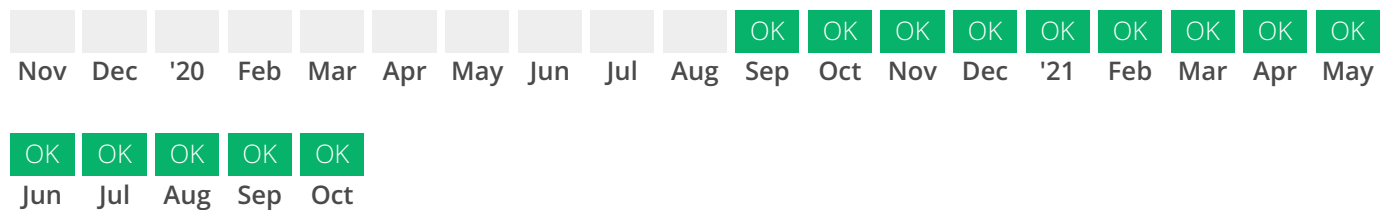
CB/ANNTYLR

	Transunion®	Experian®	Equifax®
Account #	778850*****	778850*****	778850*****
High Balance:	\$0	\$0	\$250
Last Verified:	11/13/2021	--	--

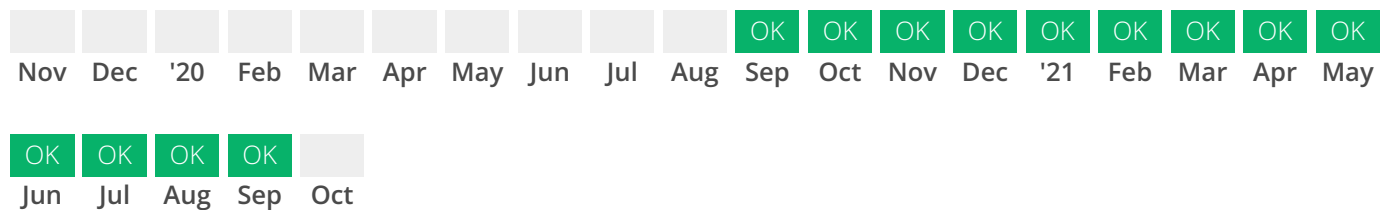
Date of Last Activity:	10/25/2021	10/1/2021	--
Date Reported:	11/13/2021	10/30/2021	11/1/2021
Date Opened:	8/25/2020	8/1/2020	8/1/2020
Balance Owed:	\$0	\$0	\$0
Closed Date:	10/25/2021	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Clothing	Specialty Clothing	General Clothing Store
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:	\$250	\$250	\$0

Two-Year Payment History

Transunion



Experian



Equifax

Oct	Nov	Dec	'20	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'21	Feb	Mar	Apr	
May	Jun	Jul	Aug	Sep															

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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WS BADCOCK

	Transunion®	Experian®	Equifax®
Account #	--	--	372-37*****
High Balance:	--	--	\$0
Last Verified:	--	--	--
Date of Last Activity:	--	--	1/1/2021
Date Reported:	--	--	1/1/2021
Date Opened:	--	--	4/1/2019
Balance Owed:	--	--	\$0
Closed Date:	--	--	--
Account Rating:	--	--	Open
Account Description:	--	--	Individual
Dispute Status:	--	--	Account not disputed
Creditor Type:	--	--	Furniture and Home/Office Furnishings Stores
Account Status:	--	--	Open
Payment Status:	--	--	Current
Creditor Remarks:	--	--	Charge Amount in H/C column is credit limit
Payment Amount:	--	--	\$0
Last Payment:	--	--	1/1/2021
Term Length:	--	--	--
Past Due Amount:	--	--	\$0
Account Type:	--	--	Charge account
Payment Frequency:	--	--	--

Credit Limit: -- -- \$4,000

Two-Year Payment History

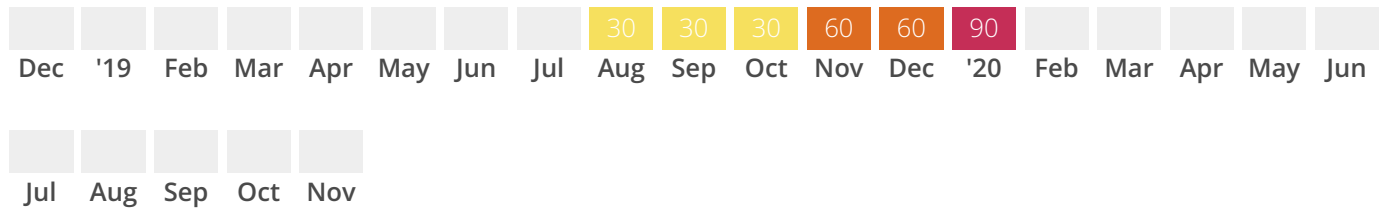
Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: --	60: --	90: --	30: --	60: --	90: --	30: 3	60: 2	90: 1
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SELFINC/LEAD

	Transunion®	Experian®	Equifax®
Account #	D00000*****	CRD000*****	CRD000*****
High Balance:	\$601	\$601	\$0
Last Verified:	2/24/2025	--	--
Date of Last Activity:	2/24/2025	9/1/2022	2/1/2025
Date Reported:	2/24/2025	2/24/2025	2/1/2025
Date Opened:	7/7/2021	7/1/2021	7/1/2021
Balance Owed:	\$232	\$232	\$232
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:	Sales Financing	All Banks	All Banks
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Secured credit card

			Amount in H/C column is credit limit
Payment Amount:	\$26	\$26	\$26
Last Payment:	1/1/2025	1/1/2025	2/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Secured credit card	Credit line secured	Secured credit card
Payment Frequency:	--	--	--
Credit Limit:	\$350	\$350	\$350

Two-Year Payment History

Transunion

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

Experian

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

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: 1	60: 0	90: 0	30: 1	60: 0	90: 0	30: 1	60: 0	90: 0
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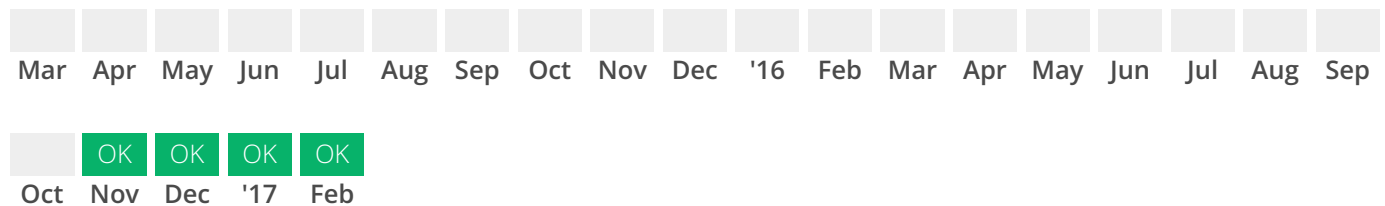
TARGET/TD

	Transunion®	Experian®	Equifax®
Account #	585975*****	585975*****	585975*****

High Balance:	\$333	\$333	\$300
Last Verified:	3/6/2017	--	--
Date of Last Activity:	2/23/2017	3/1/2017	2/1/2017
Date Reported:	3/6/2017	3/6/2017	3/1/2017
Date Opened:	10/12/2016	10/1/2016	10/1/2016
Balance Owed:	\$0	\$0	\$0
Closed Date:	2/23/2017	--	--
Account Rating:	Paid	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Complete Department Stores - Clothing	Variety Store	Complete Department Stores - Clothing
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Account closed by consumer	Credit line closed - consumer request - reported by subscriber.	Account closed at consumer's request Closed or paid account/zero balance
Payment Amount:	\$0	\$0	\$0
Last Payment:	2/23/2017	2/23/2017	2/1/2017
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	--
Payment Frequency:	--	--	--
Credit Limit:	\$300	\$300	\$0

Two-Year Payment History

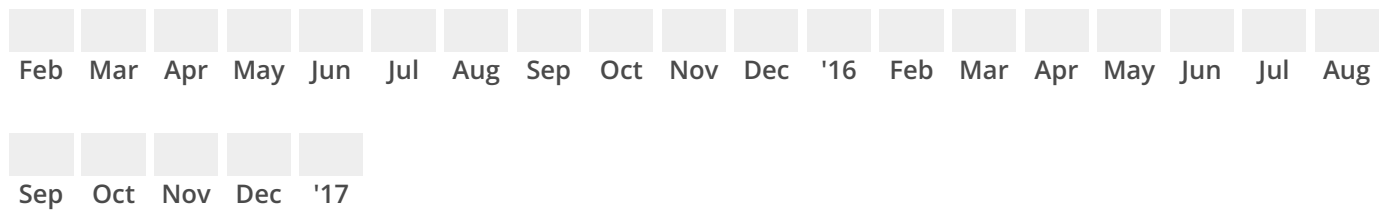
Transunion



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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SYNCB/RMSTGO

	Transunion®	Experian®	Equifax®
Account #	601919*****	601919*****	601919*****
High Balance:	\$2,143	\$2,143	\$1,940
Last Verified:	2/21/2025	--	--
Date of Last Activity:	3/24/2023	3/1/2023	2/1/2025
Date Reported:	2/21/2025	2/21/2025	2/1/2025
Date Opened:	3/1/2022	3/1/2022	3/1/2022
Balance Owed:	\$636	\$636	\$636
Closed Date:	3/24/2023	--	--
Account Rating:	Closed	Closed	Closed
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Furniture and Home/Office Furnishings Stores	Bank Credit Cards	Sales Financing
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Canceled by credit grantor	Account has been closed due to inactivity.	Accounts closed by credit grantor Charge
Payment Amount:	\$43	\$43	\$43
Last Payment:	2/16/2025	2/16/2025	2/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--

Credit Limit:

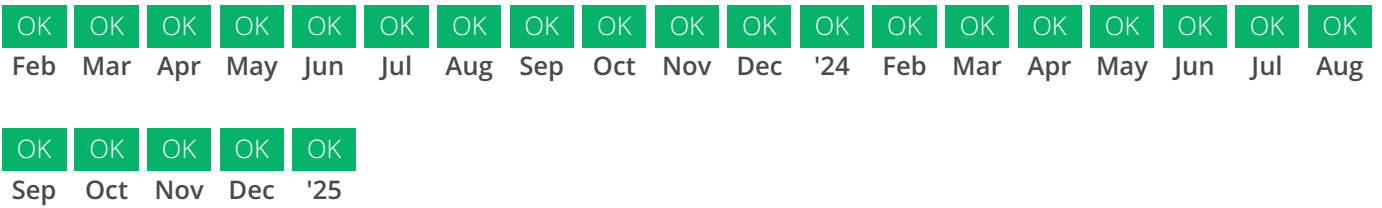
\$1,940

\$1,940

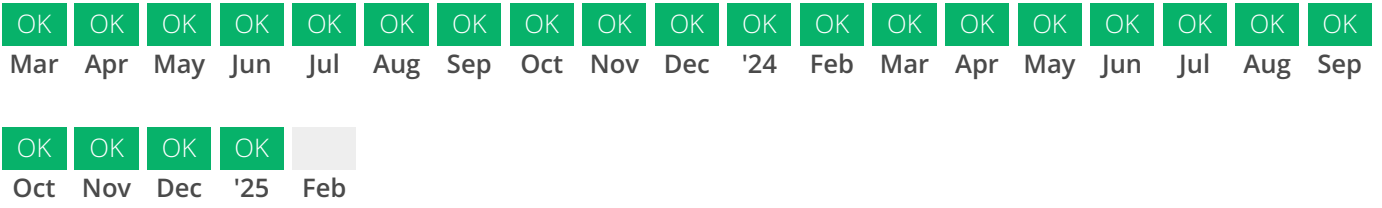
\$0

Two-Year Payment History

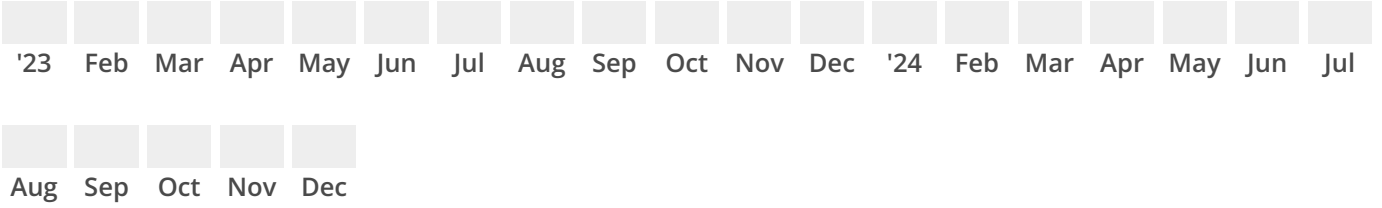
Transunion



Experian



Equifax



Days Late - 7 Year History

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

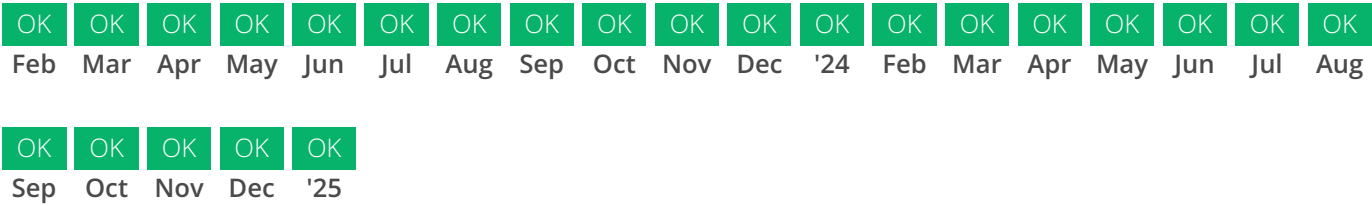
SYNCB/LOW

	Transunion®	Experian®	Equifax®
Account #	798192*****	798192*****	798192*****
High Balance:	\$573	\$573	\$0
Last Verified:	2/14/2025	--	--
Date of Last Activity:	2/14/2025	2/1/2025	2/1/2025
Date Reported:	2/14/2025	2/14/2025	2/1/2025
Date Opened:	10/12/2021	10/1/2021	10/1/2021
Balance Owed:	\$333	\$333	\$333
Closed Date:	--	--	--

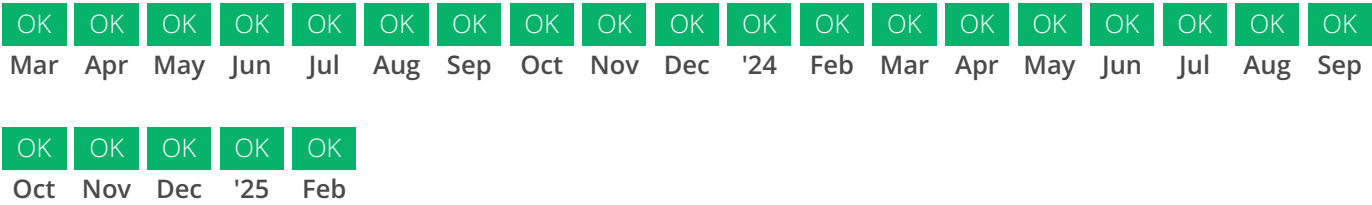
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Hardware Stores	Miscellaneous Lumber/Hardware	Hardware Stores
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Charge Amount in H/C column is credit limit
Payment Amount:	\$41	\$41	\$41
Last Payment:	2/11/2025	2/11/2025	2/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$450	\$450	\$450

Two-Year Payment History

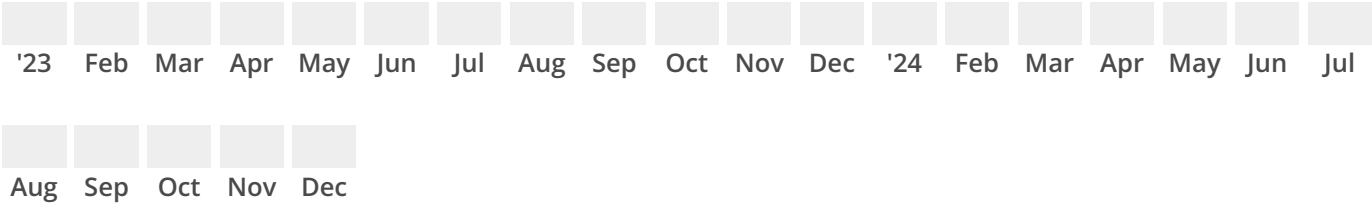
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

Installment Accounts : Accounts comprised of fixed terms with regular payments

TOWER LOAN

	Transunion®	Experian®	Equifax®
Account #	909010*****	--	909010*****
High Balance:	\$1,420	--	\$1,420
Last Verified:	2/23/2017	--	--
Date of Last Activity:	2/23/2017	--	2/1/2017
Date Reported:	2/23/2017	--	2/1/2017
Date Opened:	5/13/2016	--	5/1/2016
Balance Owed:	\$0	--	\$0
Closed Date:	2/23/2017	--	--
Account Rating:	Closed	--	Paid
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Miscellaneous Finance	--	Personal Loan Companies
Account Status:	Closed	--	Closed
Payment Status:	Current	--	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance
Payment Amount:	\$0	--	\$0
Last Payment:	2/23/2017	--	2/1/2017
Term Length:	10 Month(s)	--	10 Month(s)
Past Due Amount:	\$0	--	\$0
Account Type:	Unsecured loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

Transunion

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

Experian

NONE REPORTED

Equifax

'15	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'16	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: --	60: --	90: --	30: 0	60: 0	90: 0
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SELF / LEAD

	Transunion®	Experian®	Equifax®
Account #	165971**	165971**	165971**
High Balance:	\$520	\$520	\$520
Last Verified:	12/15/2022	--	--
Date of Last Activity:	12/15/2022	12/1/2022	12/1/2022
Date Reported:	12/15/2022	12/31/2022	12/1/2022
Date Opened:	1/1/2021	1/1/2021	1/1/2021
Balance Owed:	\$0	\$0	\$0
Closed Date:	12/15/2022	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Installment Loans	All Banks	All Banks
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero

	Closed	Closed or paid account, zero balance	Secured
Payment Amount:	\$0	\$0	\$0
Last Payment:	12/15/2022	12/15/2022	12/1/2022
Term Length:	24 Month(s)	24 Month(s)	24 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	Secured loan	Secured loan	Secured loan
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

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

Experian

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

Equifax

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

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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TOWER LOAN

	Transunion®	Experian®	Equifax®
Account #	909010*****	--	909010*****

High Balance:	\$1,206	--	\$994
Last Verified:	10/31/2022	--	--
Date of Last Activity:	10/31/2022	--	3/1/2022
Date Reported:	10/31/2022	--	10/1/2022
Date Opened:	12/14/2021	--	12/1/2021
Balance Owed:	\$1,102	--	\$1,102
Closed Date:	10/31/2022	--	--
Account Rating:	Derogatory	--	Derogatory
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Miscellaneous Finance	--	Personal Loan Companies
Account Status:	Closed	--	Closed
Payment Status:	Collection/Chargeoff	--	Collection/Chargeoff
Creditor Remarks:	Charged off as bad debt Profit and loss write-off	--	Charged off account Amount in high credit original charge-off amount
Payment Amount:	\$0	--	\$0
Last Payment:	5/12/2022	--	3/1/2022
Term Length:	10 Month(s)	--	10 Month(s)
Past Due Amount:	\$1,102	--	\$1,102
Account Type:	Unsecured loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax



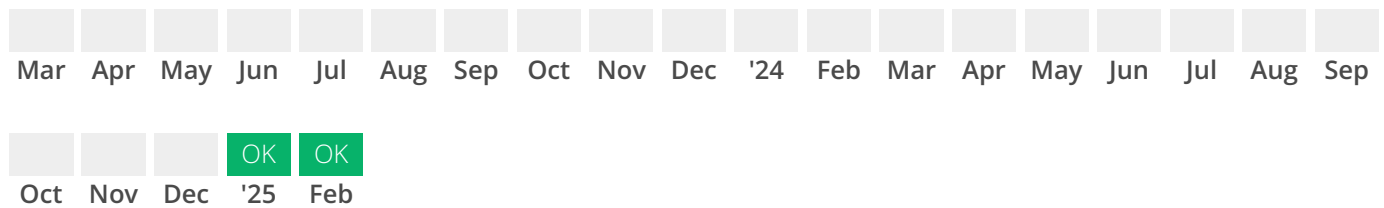
Days Late - 7 Year History

Transunion®

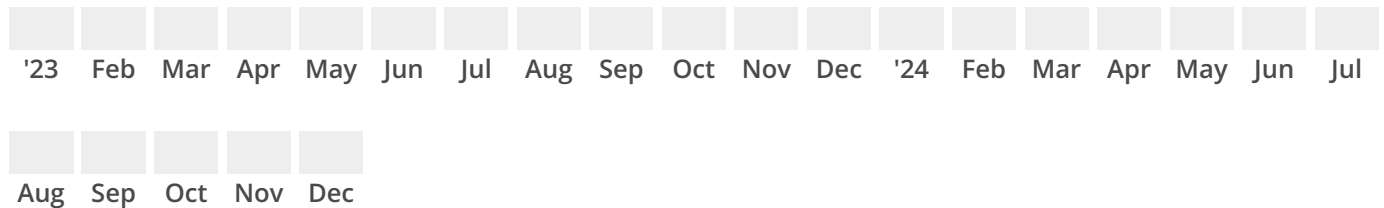
Experian®

Equifax®

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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JPMCB AUTO

	Transunion®	Experian®	Equifax®
Account #	195242*****	195242*****	195242*****
High Balance:	\$7,781	\$7,781	\$7,781
Last Verified:	2/23/2017	--	--
Date of Last Activity:	2/23/2017	2/1/2017	2/1/2017
Date Reported:	2/23/2017	2/23/2017	3/1/2021
Date Opened:	3/1/2013	3/1/2013	3/1/2013
Balance Owed:	\$0	\$0	\$0
Closed Date:	2/23/2017	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Auto Loans	All Banks	All Banks
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance
Payment Amount:	\$0	\$0	\$0
Last Payment:	2/23/2017	2/23/2017	2/1/2017

Last Payment:	2/23/2017	2/23/2017	2/17/2017
Term Length:	48 Month(s)	48 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

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

Experian

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

Equifax

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'20	Feb	Mar	Apr	May	Jun	Jul	Aug	
Sep	Oct	Nov	Dec	'21															

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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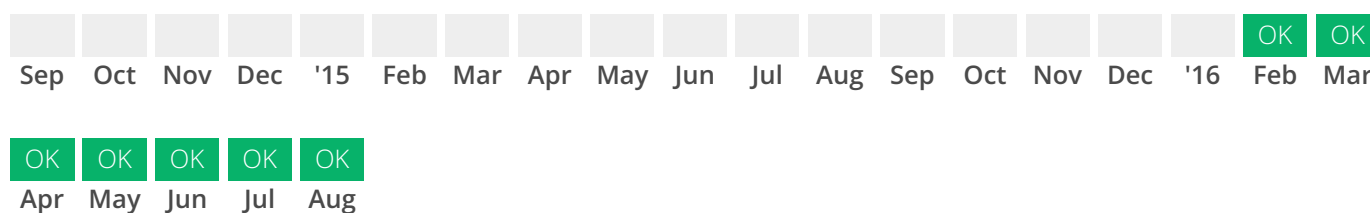
NEWHZNAL

	Transunion®	Experian®	Equifax®
Account #	741259*****	--	741259*****
High Balance:	\$200	--	\$200
Last Verified:	9/17/2016	--	--
Date of Last Activity:	9/17/2016	--	9/1/2016

Date Reported:	9/17/2016	--	12/1/2017
Date Opened:	2/26/2016	--	2/1/2016
Balance Owed:	\$0	--	\$0
Closed Date:	9/17/2016	--	--
Account Rating:	Closed	--	Paid
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Credit Unions	--	Credit Unions
Account Status:	Closed	--	Closed
Payment Status:	Current	--	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance
Payment Amount:	\$0	--	\$0
Last Payment:	9/17/2016	--	9/1/2016
Term Length:	8 Month(s)	--	--
Past Due Amount:	\$0	--	\$0
Account Type:	Secured loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

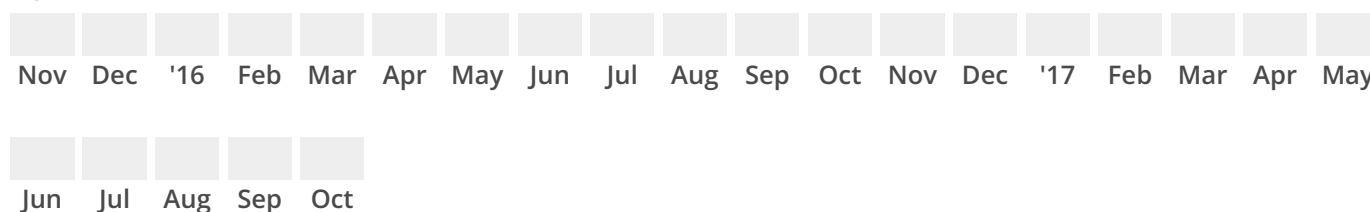
Transunion



Experian

NONE REPORTED

Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

CAP ONE AUTO

	Transunion®	Experian®	Equifax®
Account #	620515*****	620515*****	620515*****
High Balance:	\$15,141	\$15,141	\$15,141
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:	10/12/2019	10/1/2019	10/1/2019
Balance Owed:	\$4,566	\$4,566	\$4,566
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:	Auto Financing	Auto Financing	Auto Financing
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Auto Fixed rate
Payment Amount:	\$350	\$350	\$350
Last Payment:	1/23/2025	1/23/2025	1/1/2025
Term Length:	75 Month(s)	75 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

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

Experian

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

OK	OK	OK	OK	OK
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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SECURITY FIN

	Transunion®	Experian®	Equifax®
Account #	2****	--	2****
High Balance:	\$1,080	--	\$1,080
Last Verified:	2/23/2017	--	--
Date of Last Activity:	2/23/2017	--	2/1/2017
Date Reported:	2/23/2017	--	3/1/2018
Date Opened:	9/16/2016	--	9/1/2016
Balance Owed:	\$0	--	\$0
Closed Date:	2/23/2017	--	--
Account Rating:	Closed	--	Paid
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Miscellaneous Finance	--	Personal Loan Companies
Account Status:	Closed	--	Closed
Payment Status:	Current	--	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance
Payment Amount:	\$0	--	\$0
Last Payment:	2/23/2017	--	2/1/2017

Last Payment:	2/23/2017	--	2/17/2017
Term Length:	12 Month(s)	--	12 Month(s)
Past Due Amount:	\$0	--	\$0
Account Type:	Unsecured loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

Transunion

NONE REPORTED

Experian

NONE REPORTED

Equifax

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'17	Feb	Mar	Apr	May	Jun	Jul	Aug		
Sep	Oct	Nov	Dec	'18																

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: --	60: --	90: --	30: 0	60: 0	90: 0
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TOWER LOAN

	Transunion®	Experian®	Equifax®
Account #	909010*****	--	909010*****
High Balance:	\$1,206	--	\$1,206
Last Verified:	10/26/2019	--	--
Date of Last Activity:	10/26/2019	--	10/1/2019
Date Reported:	10/26/2019	--	10/1/2019
Date Opened:	11/23/2018	--	11/1/2018
Balance Owed:	\$0	--	\$0
Closed Date:	10/26/2019	--	--
Account Rating:	Closed	--	Paid
Account Description:	Individual	--	Individual

Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Miscellaneous Finance	--	Personal Loan Companies
Account Status:	Closed	--	Closed
Payment Status:	Current	--	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Unsecured
Payment Amount:	\$0	--	\$0
Last Payment:	10/26/2019	--	10/1/2019
Term Length:	10 Month(s)	--	10 Month(s)
Past Due Amount:	\$0	--	\$0
Account Type:	Unsecured loan	--	Unsecured loan
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

Transunion

																OK	OK	OK	OK
Oct	Nov	Dec	'18	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'19	Feb	Mar	Apr	
OK	OK	OK	OK	OK															
May	Jun	Jul	Aug	Sep															

Experian

NONE REPORTED

Equifax

Sep	Oct	Nov	Dec	'18	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'19	Feb	Mar	
Apr	May	Jun	Jul	Aug															

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: --	60: --	90: --	30: 0	60: 0	90: 0
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AFFIRM INC

Transunion®

Experian®

Equifax®

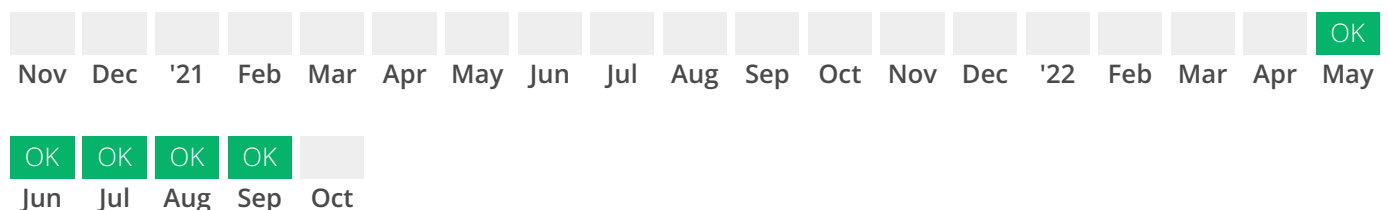
	Transunion	Experian	Equifax
Account #	--	C827VX**	--
High Balance:	--	\$65	--
Last Verified:	--	--	--
Date of Last Activity:	--	10/1/2022	--
Date Reported:	--	10/28/2022	--
Date Opened:	--	4/1/2022	--
Balance Owed:	--	\$0	--
Closed Date:	--	--	--
Account Rating:	--	Paid	--
Account Description:	--	Individual	--
Dispute Status:	--	Account not disputed	--
Creditor Type:	--	Personal Loan Companies	--
Account Status:	--	Closed	--
Payment Status:	--	Current	--
Creditor Remarks:	--	--	--
Payment Amount:	--	\$0	--
Last Payment:	--	10/28/2022	--
Term Length:	--	6 Month(s)	--
Past Due Amount:	--	\$0	--
Account Type:	--	Unsecured loan	--
Payment Frequency:	--	--	--
Credit Limit:	--	\$0	--

Two-Year Payment History

Transunion

NONE REPORTED

Experian



Equifax

NONE REPORTED

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

Transunion

Experian

Equifax

30: --

60: --

90: --

30: 0

60: 0

90: 0

30: --

60: --

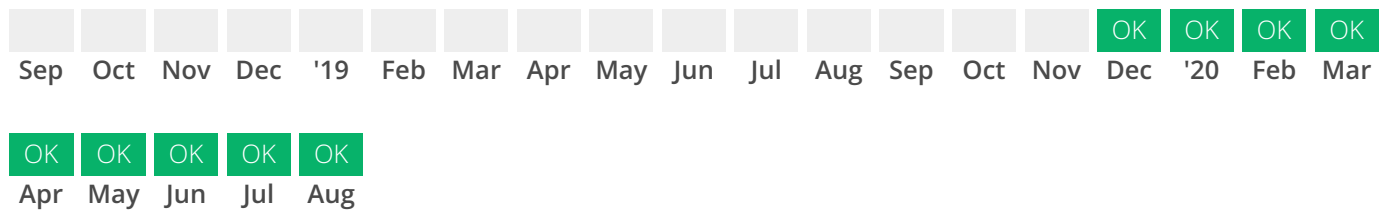
90: --

TOWER LOAN

	Transunion®	Experian®	Equifax®
Account #	909010*****	--	909010*****
High Balance:	\$1,206	--	\$1,206
Last Verified:	10/1/2020	--	--
Date of Last Activity:	10/1/2020	--	10/1/2020
Date Reported:	10/1/2020	--	10/1/2020
Date Opened:	11/26/2019	--	11/1/2019
Balance Owed:	\$0	--	\$0
Closed Date:	10/1/2020	--	--
Account Rating:	Closed	--	Paid
Account Description:	Individual	--	Individual
Dispute Status:	Account not disputed	--	Account not disputed
Creditor Type:	Miscellaneous Finance	--	Personal Loan Companies
Account Status:	Closed	--	Closed
Payment Status:	Current	--	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Unsecured
Payment Amount:	\$0	--	\$0
Last Payment:	10/1/2020	--	10/1/2020
Term Length:	10 Month(s)	--	10 Month(s)
Past Due Amount:	\$0	--	\$0
Account Type:	Unsecured loan	--	Unsecured loan
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

Transunion



Experian

NONE REPORTED

Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0	60: 0	90: 0	30: --	60: --	90: --	30: 0	60: 0	90: 0
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AMER FST FIN

	Transunion®	Experian®	Equifax®
Account #	100034*****	--	--
High Balance:	\$5,991	--	--
Last Verified:	6/16/2022	--	--
Date of Last Activity:	6/16/2022	--	--
Date Reported:	6/16/2022	--	--
Date Opened:	3/4/2022	--	--
Balance Owed:	\$0	--	--
Closed Date:	6/16/2022	--	--
Account Rating:	Closed	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Sales Financing	--	--
Account Status:	Closed	--	--
Payment Status:	Current	--	--
Creditor Remarks:	Closed	--	--

Payment Amount:	\$0	--	--
Last Payment:	6/16/2022	--	--
Term Length:	24 Month(s)	--	--
Past Due Amount:	\$0	--	--
Account Type:	Lease	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	--

Two-Year Payment History

Transunion

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

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

LVNV FUNDING LLC

	Transunion®	Experian®	Equifax®
Account #	--	544303*****	544303*****
High Balance:	--	\$158	\$158
Last Verified:	--	--	--
Date of Last Activity:	--	10/1/2024	7/1/2022
Date Reported:	--	3/4/2025	3/1/2025
Date Opened:	--	10/1/2024	10/1/2024
Balance Owed:	--	\$158	\$158

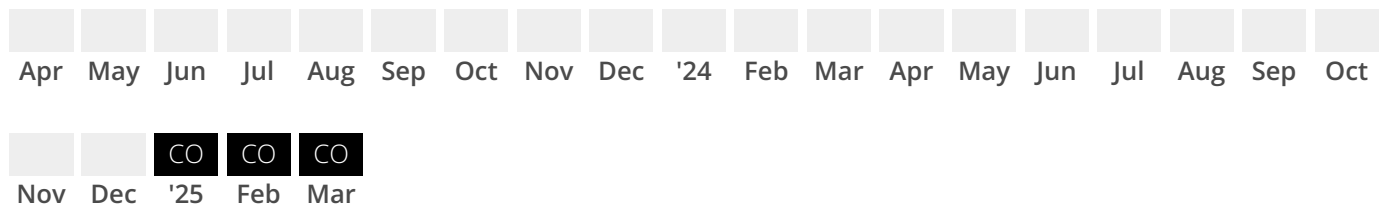
Closed Date:	--	--	--
Account Rating:	--	Derogatory	Derogatory
Account Description:	--	Individual	Individual
Dispute Status:	--	Account not disputed	Account not disputed
Creditor Type:	--	Bulk Purchase Finance	Factoring Companies
Account Status:	--	Closed	Open
Payment Status:	--	Collection/Chargeoff	Late 120 Days
Creditor Remarks:	--	Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department.	Collection account
Payment Amount:	--	\$0	\$0
Last Payment:	--	--	7/1/2022
Term Length:	--	1 Month(s)	--
Past Due Amount:	--	\$158	\$158
Account Type:	--	Unknown - credit extension, review, or collection	Collection
Payment Frequency:	--	--	--
Credit Limit:	--	\$0	\$0

Two-Year Payment History

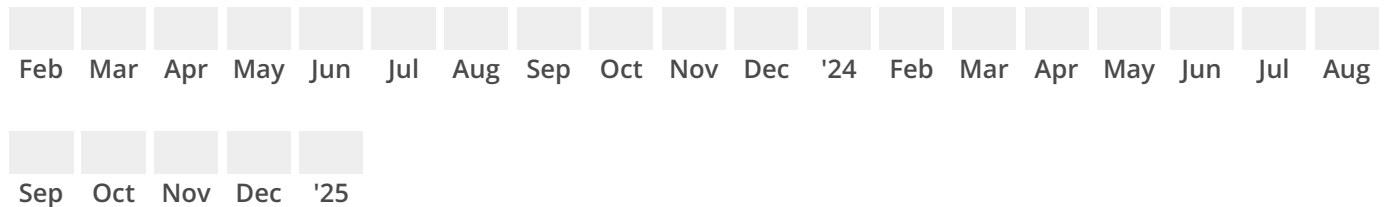
Transunion

NONE REPORTED

Experian



Equifax



Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: --	60: --	90: --	30: 0	60: 0	90: 0	30: 0	60: 0	90: 2
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Collection

I C SYSTEM

	Transunion®	Experian®	Equifax®
Account #	150892***	150892***	--
High Balance:	\$458	\$458	--
Last Verified:	3/2/2025	--	--
Date of Last Activity:	3/2/2025	3/1/2023	--
Date Reported:	3/2/2025	3/2/2025	--
Date Opened:	3/21/2023	3/1/2023	--
Balance Owed:	\$458	\$458	--
Closed Date:	--	--	--
Account Rating:	Derogatory	Derogatory	--
Account Description:	Individual	Individual	--
Dispute Status:	Account not disputed	Account not disputed	--
Creditor Type:	Other Collection Agencies	Other Collection Agencies	--
Account Status:	Open	Closed	--
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	--
Creditor Remarks:	Placed for collection	--	--
Original Creditor	11 MEDIACOM COMMUNICATIONS CORPOR	MEDIACOM COMMUNICATIONS CORPOR	--
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: --
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NATLCRSYS

	Transunion®	Experian®	Equifax®
Account #	480738*	480738*	480738*
High Balance:	\$585	\$585	\$585
Last Verified:	3/2/2025	--	--
Date of Last Activity:	3/2/2025	4/1/2022	3/1/2025
Date Reported:	3/2/2025	3/2/2025	3/1/2025
Date Opened:	4/19/2022	4/1/2022	4/1/2022
Balance Owed:	\$585	\$585	\$585
Closed Date:	--	--	--
Account Rating:	Derogatory	Derogatory	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account disputed
Creditor Type:	Other Collection Agencies	Other Collection Agencies	Other Collection Agencies
Account Status:	Open	Closed	Closed
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	Collection/Chargeoff
Creditor Remarks:	Account information disputed by consumer, meets FCRA requirements	Customer disputed account - reported by subscriber.	Consumer disputes this account information Subject has not satisfied debt.
Original Creditor	09 CAMBRIDGE WEST APTS	CAMBRIDGE WEST APTS	CAMBRIDGE WEST
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: --
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LVNV FUNDING

	Transunion®	Experian®	Equifax®
Account #	544303*****	--	--
High Balance:	\$158	--	--
Last Verified:	2/4/2025	--	--
Date of Last Activity:	2/4/2025	--	--
Date Reported:	2/4/2025	--	--
Date Opened:	10/1/2024	--	--
Balance Owed:	\$158	--	--
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 FIRST PROGRESS SYNOVUS BANK	--	--
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

None Reported

Inquiries

Creditor Name	Date of Inquiry	Credit Bureau
CITIBANK NA., BEST BUY	12/1/2024	Experian

Creditor Contacts [Show](#)



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