

# Your 3B Report & Vantage Scores® 3.0

Transunion®

Experian®

Equifax®

494

519

528

	Transunion®	Experian®	Equifax®
Credit Report Date	6/6/2025	6/6/2025	6/6/2025
Name Also Known As:	JOSEPH M DOUGLAS	JOSEPH DOUGLAS	JOSEPH M DOUGLAS JOSETH DOUGLAS JOSEPH MICHAEL DOUGLAS
Date of Birth	1981	1981	1981
Current Address	1561 FLEETWOOD MOBILE, AL 36605	1601 NESHOTA DR APT 45 MOBILE, AL 366053031	1561 E FLEETWOOD DR MOBILE, AL 36605
Previous Address	1601 NESHOTA MOBILE, AL 36605	1601 1601 NESHOTA MOBILE, AL 36605	3901 MICHAEL BLVD APT 147 MOBILE, AL 36609
	555 GENERAL GORGAS MOBILE, AL 36617	1561 E FLEETWOOD DR MOBILE, AL 366055248	1601 NESHOTA DR APT 45 MOBILE, AL 36605
Employer	FED EX Date Updated: 11/30/2021	SOUTHERN INTERMODAL XPRESS Date Updated: 5/1/2020	FED EX Date Updated: 4/1/2025
	SOUTHERN INTERNATIONAL Date Updated: 5/1/2018	SOUTHERN INTERMOD Date Updated: 6/1/2018	FEDEX FREIGHT Date Updated: 4/1/2025
			SOUTHERN INTERMODAL Date Updated: 4/1/2025

## Consumer Statement

Transunion® NONE REPORTED

Experian® NONE REPORTED

Equifax® NONE REPORTED

## Summary

Total Accounts	7	9	9
Open Accounts:	1	1	3
Closed Accounts:	6	8	6
Delinquent:	1	1	1
Derogatory:	1	3	3
Balances:	\$7,174	\$10,244	\$9,175
Payments:	\$367	\$367	\$367
Public Records:	0	0	0

Inquiries (2 years):

0

0

0

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Unknown

Current

30 Days  
Late60 Days  
Late90 Days  
Late120 Days  
Late150+ Days  
LatePayment  
PlanRepossession  
Foreclosure

CO

Collection Chargeoff

Revolving Accounts : Accounts with an open-end term

SYNCB/CARECR

	Transunion®	Experian®	Equifax®
<b>Account #</b>	601918*****	601918*****	601918*****
<b>High Balance:</b>	\$415	\$415	\$100
<b>Last Verified:</b>	4/10/2022	--	--
<b>Date of Last Activity:</b>	3/29/2021	12/1/2021	3/1/2021
<b>Date Reported:</b>	4/10/2022	12/10/2021	4/1/2022
<b>Date Opened:</b>	5/17/2020	5/1/2020	5/1/2020
<b>Balance Owed:</b>	\$0	\$0	\$0
<b>Closed Date:</b>	12/10/2021	--	--
<b>Account Rating:</b>	Paid	Paid	Paid
<b>Account Description:</b>	Individual	Individual	Individual
<b>Dispute Status:</b>	Account not disputed	Account not disputed	Account not disputed
<b>Creditor Type:</b>	Miscellaneous Finance	All Banks	Sales Financing
<b>Account Status:</b>	Closed	Closed	Closed
<b>Payment Status:</b>	Current	Current	Current
<b>Creditor Remarks:</b>	Canceled by credit grantor	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
<b>Payment Amount:</b>	\$0	\$0	\$0
<b>Last Payment:</b>	3/29/2021	3/29/2021	3/1/2021
<b>Term Length:</b>	--	--	--
<b>Past Due Amount:</b>	\$0	\$0	\$0
<b>Account Type:</b>	Charge account	Charge account	--
<b>Payment Frequency:</b>	--	--	--
<b>Credit Limit:</b>	\$100	\$100	\$0

Two-Year Payment History

Transunion



Transunion®

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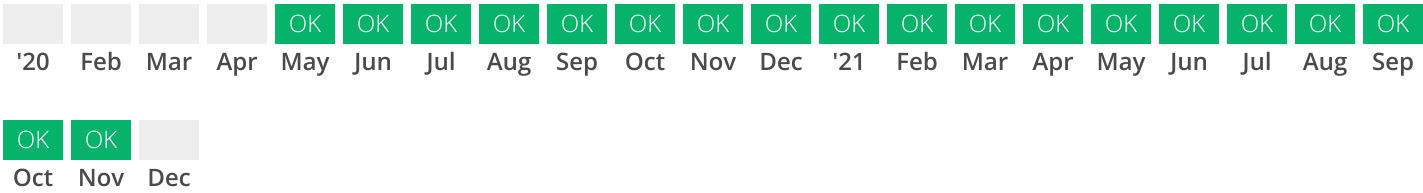
Experian®

519

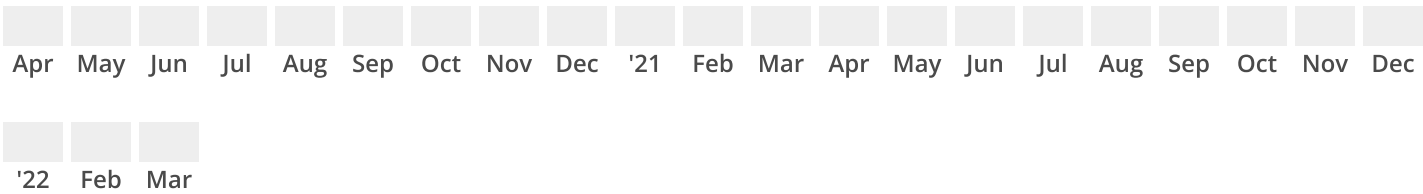
Equifax®

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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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MERRICK BANK CORP

	Transunion®	Experian®	Equifax®
Account #	--	546316*****	--
High Balance:	--	\$0	--
Last Verified:	--	--	--
Date of Last Activity:	--	1/1/2025	--
Date Reported:	--	6/5/2025	--
Date Opened:	--	2/1/2022	--
Balance Owed:	--	\$1,826	--
Closed Date:	--	--	--
Account Rating:	--	Derogatory	--
Account Description:	--	Individual	--
Dispute Status:	--	Account not disputed	--
Creditor Type:	--	All Banks	--
Account Status:	--	Closed	--
Payment Status:	--	Collection/Chargeoff	--

Creditor Remarks:	--	Account was in dispute - now resolved - reported by subscriber. Unpaid balance reported as a	--
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Transunion®	Experian®	Equifax®
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Account Type:	--	Credit Card	--
Payment Frequency:	--	--	--
Credit Limit:	--	\$1,700	--

Two-Year Payment History

Transunion      NONE REPORTED

Experian

OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	30	30	60	90	120	150	CO	CO	CO
Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'25	Feb	Mar
CO	CO	CO																		
Apr	May	Jun																		

Equifax      NONE REPORTED

Days Late - 7 Year History

Transunion®	Experian®	Equifax®
30: --      60: --      90: --	30: 3      60: 1      90: 3	30: --      60: --      90: --

WFBNA CARD

	Transunion®	Experian®	Equifax®
Account #	442644*****	442644****	442644*****
High Balance:	\$362	\$362	\$362
Last Verified:	8/2/2019	--	--
Date of Last Activity:	8/2/2019	9/1/2019	--
Date Reported:	8/2/2019	9/6/2019	5/1/2025
Date Opened:	10/10/2016	10/1/2016	10/1/2016
Balance Owed:	\$0	\$0	\$0
Closed Date:	8/2/2019	--	--
Account Rating:	Paid	Paid	Paid
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:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Dispute resolved; consumer	Account closed at consumer's	Closed on paid account/zero

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Past Due Amount:	\$0	\$0	\$0
Account Type:	Secured credit card	Credit line secured	Secured credit card
Payment Frequency:	--	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK
Aug	Sep	Oct	Nov	Dec	'18	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'19	Feb	Mar	Apr
OK	OK	OK																		
May	Jun	Jul																		

Experian

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK
Oct	Nov	Dec	'18	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'19	Feb	Mar	Apr	May	Jun
OK	OK																			
Jul	Aug	Sep																		

Equifax

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

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 1	60: 0	90: 0	30: 1	60: 0	90: 0	30: 0	60: 0	90: 0
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SYNCB/CCPPBY

	Transunion®	Experian®	Equifax®
Account #	650159*****	650159*****	650159*****
High Balance:	\$100	\$100	\$400
Last Verified:	4/4/2021	--	--

Date of Last Activity:	8/4/2019	12/1/2020	8/1/2019
Date Reported:	4/4/2021	12/14/2020	4/1/2021
Date Opened:	7/12/2019	7/1/2019	7/1/2019

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Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Sales Financing	Credit Card - Dept. Store	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.	Closed or paid account/zero balance Accounts closed by credit grantor
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/4/2019	8/4/2019	8/1/2019
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

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

## Experian

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

## Equifax

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

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

Transunion®

Experian®

Equifax®

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	Transunion®	Experian®	Equifax®
<b>Account #</b>	680681*****	680681*****	680681*****
<b>High Balance:</b>	\$12,767	\$12,767	\$12,767
<b>Last Verified:</b>	4/14/2020	--	--
<b>Date of Last Activity:</b>	4/14/2020	4/1/2020	4/1/2020
<b>Date Reported:</b>	4/14/2020	4/15/2020	4/1/2020
<b>Date Opened:</b>	5/4/2018	5/1/2018	5/1/2018
<b>Balance Owed:</b>	\$0	\$0	\$0
<b>Closed Date:</b>	4/14/2020	--	--
<b>Account Rating:</b>	Closed	Paid	Paid
<b>Account Description:</b>	Individual	Individual	Individual
<b>Dispute Status:</b>	Account not disputed	Account not disputed	Account not disputed
<b>Creditor Type:</b>	Auto Financing	Auto Financing	Auto Financing
<b>Account Status:</b>	Closed	Closed	Closed
<b>Payment Status:</b>	Current	Current	Current
<b>Creditor Remarks:</b>	Closed	--	Closed or paid account/zero balance Auto
<b>Payment Amount:</b>	\$0	\$0	\$0
<b>Last Payment:</b>	4/14/2020	4/14/2020	4/1/2020
<b>Term Length:</b>	60 Month(s)	60 Month(s)	60 Month(s)
<b>Past Due Amount:</b>	\$0	\$0	\$0
<b>Account Type:</b>	Auto Loan	Auto Loan	Auto Loan
<b>Payment Frequency:</b>	Monthly (every month)	--	--
<b>Credit Limit:</b>	\$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
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'19	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
OK	OK	OK																		
'20	Feb	Mar																		

## Experian

	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'19	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'20

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'20 Feb Mar

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

DIGNIFI

	Transunion®	Experian®	Equifax®
Account #	16****	16****	16****
High Balance:	\$514	\$514	\$514
Last Verified:	12/9/2019	--	--
Date of Last Activity:	12/9/2019	12/1/2019	12/1/2019
Date Reported:	12/9/2019	12/9/2019	3/1/2020
Date Opened:	4/29/2019	4/1/2019	4/1/2019
Balance Owed:	\$0	\$0	\$0
Closed Date:	12/9/2019	--	--
Account Rating:	Closed	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	Miscellaneous Finance
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Fixed rate
Payment Amount:	\$0	\$0	\$0
Last Payment:	12/9/2019	12/9/2019	12/1/2019
Term Length:	12 Month(s)	12 Month(s)	12 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	Unsecured loan	Unsecured loan	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0



## Transunion



	Transunion®	Experian®	Equifax®
Account #	106188***	106188***	106188***
High Balance:	\$11,284	\$11,284	\$11,284
Last Verified:	4/1/2025	--	--
Date of Last Activity:	4/1/2025	4/1/2025	3/1/2025
Date Reported:	4/1/2025	5/1/2025	5/1/2025
Date Opened:	7/1/2022	7/1/2022	7/1/2022
Balance Owed:	\$6,214	\$5,978	\$6,214
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 Finance	Auto Financing	Auto Financing
Account Status:	Open	Open	Open
Payment Status:	Late 30 Days	Late 30 Days	Late 30 Days
Creditor Remarks:	--	--	Auto

			Fixed rate
Payment Amount:	\$367	\$367	\$367
Last Payment:	3/28/2025	4/4/2025	3/1/2025

Transunion®	Experian®	Equifax®
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Credit Limit:	\$0	\$0	\$0
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Two-Year Payment History

Transunion

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	30	OK	OK
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
OK	OK	OK																			
'25	Feb	Mar																			

Experian

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	30	OK	OK	OK	OK
Jun	Jul	Aug	Sep	Oct	Nov	Nov	Dec	'24	Feb	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov	Dec	'25
OK	30	30																		
Feb	Apr	May																		

Equifax

											30						30			
May	Jun	Jul	Aug	Sep	Oct	Nov	Nov	Dec	'24	Feb	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov	Dec
'25	Feb	Apr																		

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 2	60: 0	90: 0	30: 4	60: 0	90: 0	30: 2	60: 0	90: 0
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Other: : Accounts in which the exact category is unknown

LVNV FUNDING LLC

	Transunion®	Experian®	Equifax®
Account #	--	470793*****	470793*****
High Balance:	--	\$1,480	\$1,480
Last Verified:	--	--	--
Date of Last Activity:	--	2/1/2025	7/1/2024
Date Reported:	--	5/8/2025	5/1/2025

Date Opened:	--	2/1/2025	2/1/2025
Balance Owed:	--	\$1,480	\$1,480
Closed Date:			

Transunion®	Experian®	Equifax®
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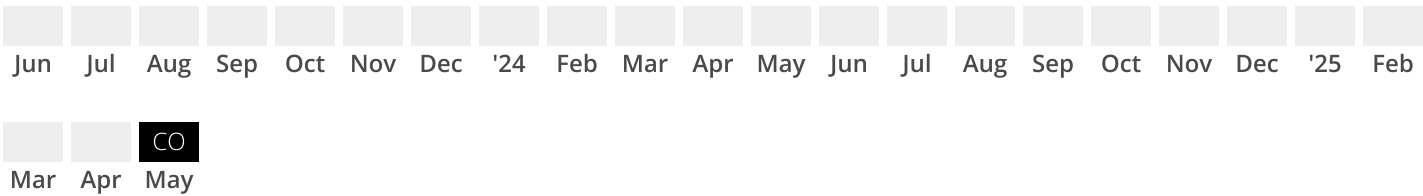
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Account Status:	--	Closed	Open
Payment Status:	--	Collection/Chargeoff	Late 120 Days
Creditor Remarks:	--	Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department.	Collection account
Payment Amount:	--	\$0	\$0
Last Payment:	--	--	7/1/2024
Term Length:	--	1 Month(s)	--
Past Due Amount:	--	\$1,480	\$1,480
Account Type:	--	Unknown - credit extension, review, or collection	Collection
Payment Frequency:	--	--	--
Credit Limit:	--	\$0	\$0

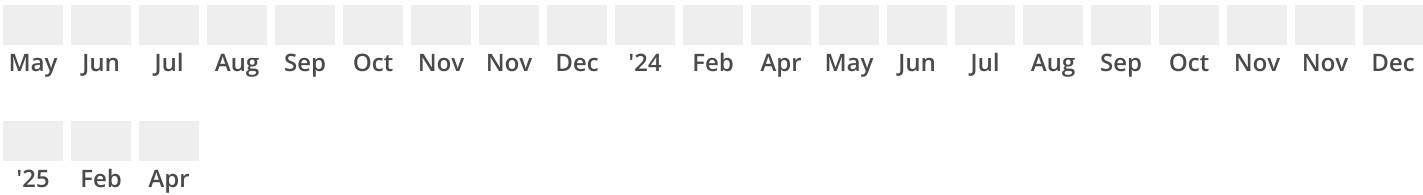
Two-Year Payment History

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: 0

	Transunion®	Experian®	Equifax®
Account #	--	--	111460***
High Balance			\$521

Transunion®	Experian®	Equifax®
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Balance Owed:	--	--	\$521
Closed Date:	--	--	--
Account Rating:	--	--	Derogatory
Account Description:	--	--	Individual
Dispute Status:	--	--	Account disputed
Creditor Type:	--	--	Factoring Companies
Account Status:	--	--	Open
Payment Status:	--	--	Late 120 Days
Creditor Remarks:	--	--	Consumer disputes this account information Collection account
Payment Amount:	--	--	\$0
Last Payment:	--	--	6/1/2021
Term Length:	--	--	--
Past Due Amount:	--	--	\$521
Account Type:	--	--	Collection
Payment Frequency:	--	--	--
Credit Limit:	--	--	\$0

Two-Year Payment History

Transunion      NONE REPORTED

Experian      NONE REPORTED

Equifax

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

Days Late - 7 Year History

Transunion®	Experian®	Equifax®
30: --      60: --      90: --	30: --      60: --      90: --	30: 0      60: 0      90: 2

Collection

Transunion®

Experian®

Equifax®

Transunion®

Experian®

Equifax®

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Date Opened:	3/24/2025	3/1/2025	3/1/2025
Balance Owed:	\$960	\$960	\$960
Closed Date:	--	--	--
Account Rating:	Derogatory	Derogatory	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Other Collection Agencies	Other Collection Agencies	Other Collection Agencies
Account Status:	Closed	Closed	Closed
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	Collection/Chargeoff
Creditor Remarks:	Placed for collection	--	Subject has not satisfied debt.
Original Creditor	11 AT T MOBILITY	AT T MOBILITY	AT T MOBILITY
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

None Reported

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