

# Your 3B Report & Vantage Scores® 3.0

Transunion®

Experian®

Equifax®

518

625

649

\*Vantage Score® 3.0 credit score

## Personal Information

	Transunion®	Experian®	Equifax®
<b>Credit Report Date</b>	6/9/2025	6/9/2025	6/9/2025
<b>Name Also Known As:</b>	MELSHONDA A DURGINS DURGINS,MELSHANDA,A	MELSHONDA DURGINS	MELSHONDA DURGINS MELSHANDA DURGINS MELSHONDA ANDREA DURGINS
<b>Date of Birth</b>	1977	1977	1977
<b>Current Address</b>	9325 SEVEN HILLS CURV MOBILE, AL 36695	9325 SEVEN HILLS CURV S MOBILE, AL 366959625	9325 SEVEN HILLS CURV S MOBILE, AL 36695
<b>Previous Address</b>	3601 KEELING MOBILE, AL 36605	3601 KEELING RD MOBILE, AL 366054363	1905 BOYKIN BLVD MOBILE, AL 36605
	2213 RENEKE MOBILE, AL 36605	2213 RENEKE AVE MOBILE, AL 366054332	8730 UNVI BLVD BAYOU LA BATRE, AL 36509
<b>Employer</b>	SOUTHLAND ENERGY SERVICES Date Updated: 8/11/2014	INGALLS SHIPBUIL Date Updated: 6/1/2025	--
	HAMPTON INN Date Updated: 5/24/2012	INGALLS SHIPBUILDING, A D Date Updated: 7/1/2024	

## Consumer Statement

Transunion® NONE REPORTED

Experian® NONE REPORTED

Equifax® NONE REPORTED

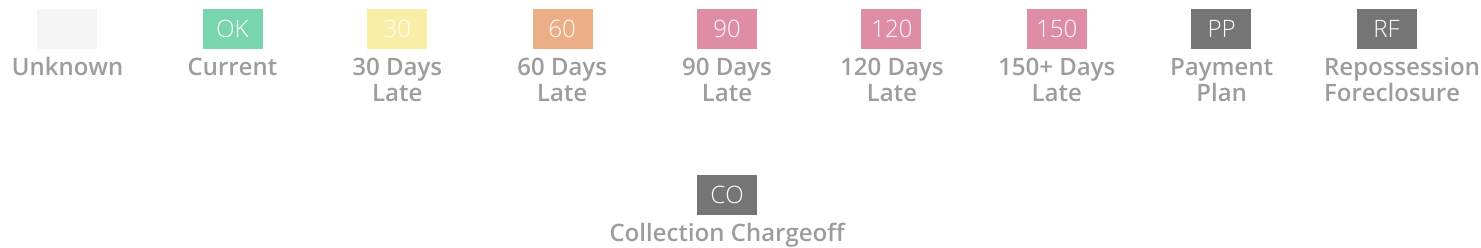
## Summary

<b>Total Accounts</b>	22	14	15
<b>Open Accounts:</b>	17	10	9
<b>Closed Accounts:</b>	5	4	6
<b>Delinquent:</b>	3	0	0
<b>Derogatory:</b>	5	0	2
<b>Balances:</b>	\$44,349	\$31,197	\$33,057

Payments:	\$1,297	\$1,179	\$1,034
Public Records:	1	1	1
Inquiries (2 years):	10	8	8

## Account History

At-a-glance viewing of your payment history



Revolving Accounts : Accounts with an open-end term

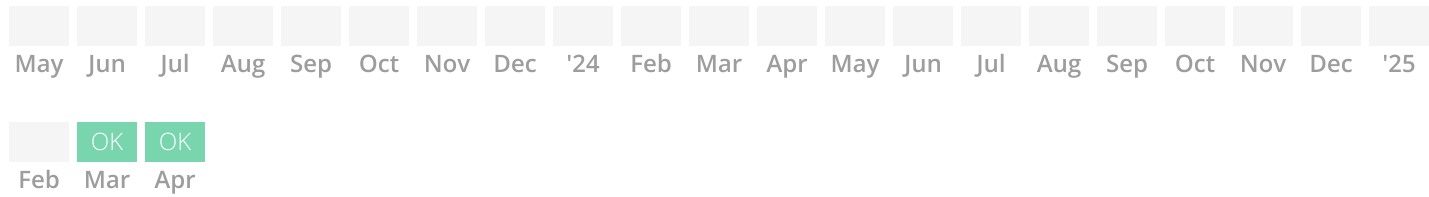
### CREDITONEBNK

	Transunion®	Experian®	Equifax®
Account #	379364*****	379364*****	379364*****
High Balance:	\$425	\$425	\$0
Last Verified:	5/24/2025	--	--
Date of Last Activity:	5/24/2025	5/1/2025	5/1/2025
Date Reported:	5/24/2025	5/23/2025	5/1/2025
Date Opened:	3/13/2025	3/1/2025	3/1/2025
Balance Owed:	\$425	\$425	\$425
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:	\$30	\$30	\$30
Last Payment:	5/19/2025	5/19/2025	5/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card

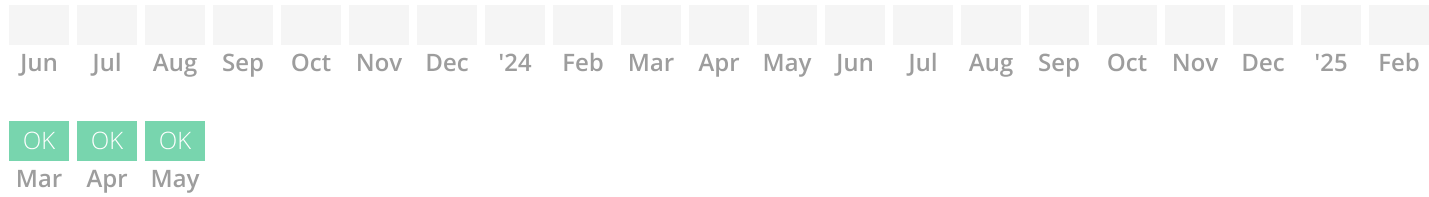
Payment Frequency:	--	--	--
Credit Limit:	\$600	\$600	\$600

Two-Year Payment History

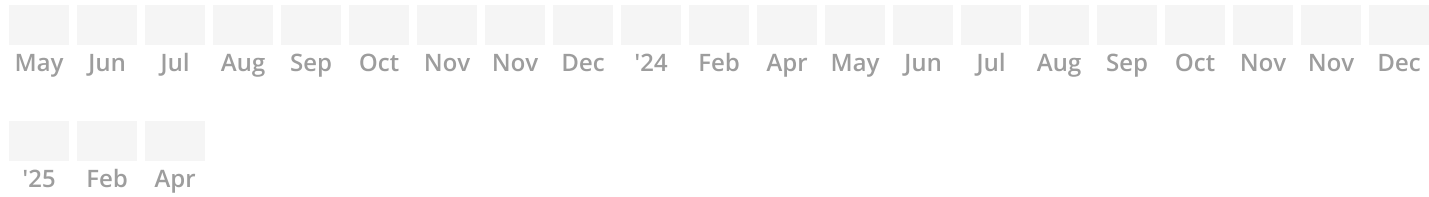
Transunion



Experian



Equifax



Days Late - 7 Year History

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

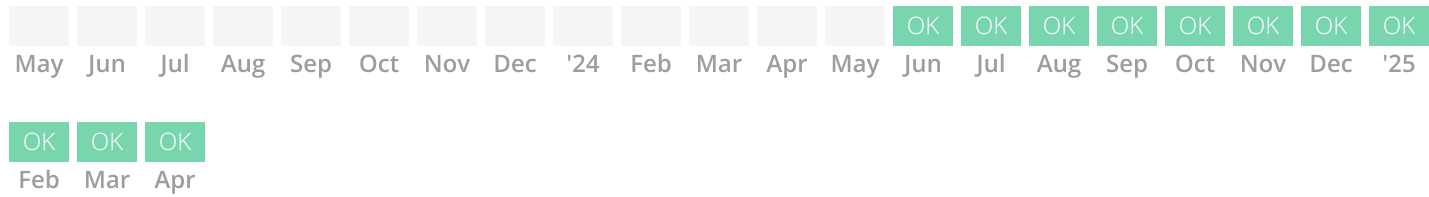
CAPITAL ONE

	Transunion®	Experian®	Equifax®
Account #	517805*****	517805*****	517805*****
High Balance:	\$479	\$479	\$300
Last Verified:	5/26/2025	--	--
Date of Last Activity:	5/19/2025	4/1/2025	5/1/2025
Date Reported:	5/26/2025	4/25/2025	5/1/2025
Date Opened:	6/13/2024	6/1/2024	6/1/2024
Balance Owed:	\$0	\$0	\$0
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

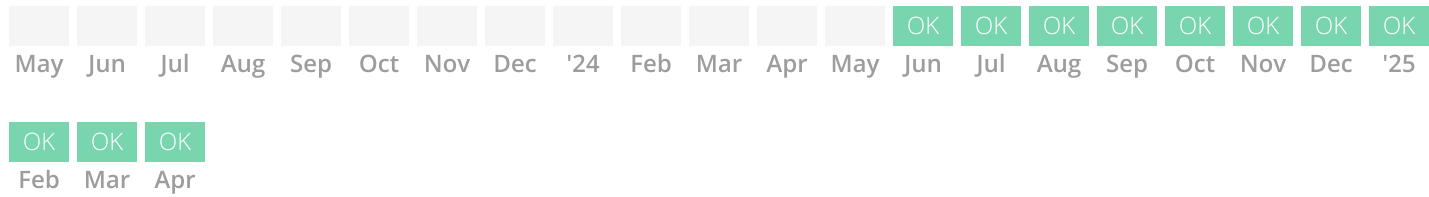
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	Dispute resolved; reported by grantor	Account was in dispute - now resolved - reported by subscriber.	Account previously in dispute - now resolved by data furnisher Credit card
Payment Amount:	\$0	\$0	\$0
Last Payment:	5/19/2025	4/24/2025	5/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$300	\$300	\$0

Two-Year Payment History

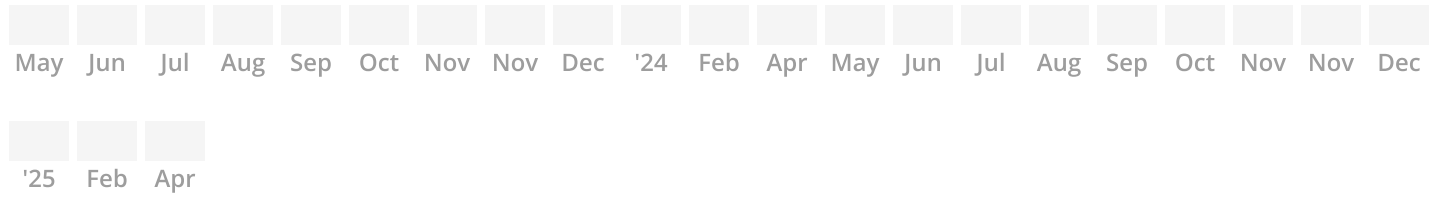
Transunion



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

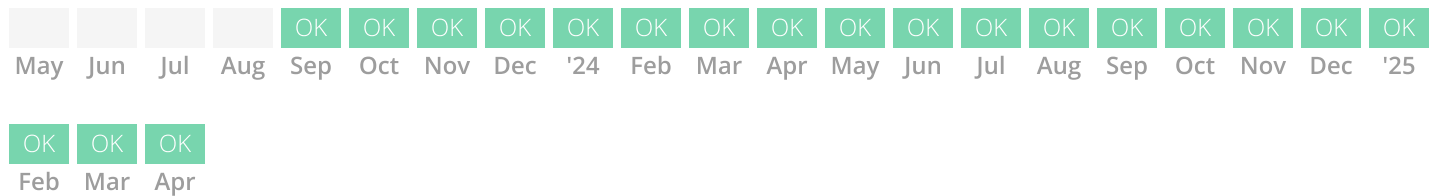
NAVIGATOR CU

	Transunion®	Experian®	Equifax®
Account #	526820*****	526820*****	526820*****
High Balance:	\$1,032	\$1,032	\$0
Last Verified:	5/26/2025	--	--

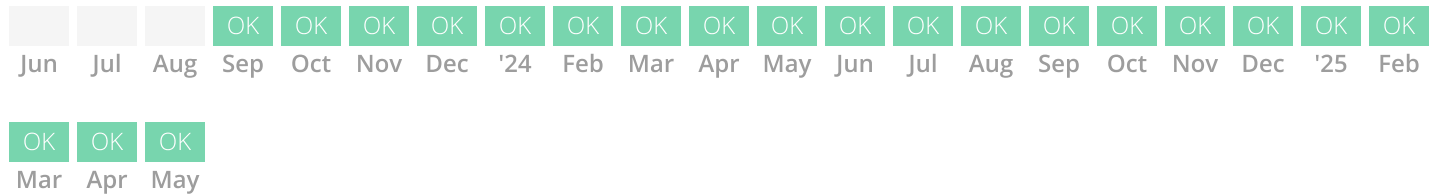
Date of Last Activity:	5/26/2025	5/1/2025	5/1/2025
Date Reported:	5/26/2025	5/26/2025	5/1/2025
Date Opened:	9/6/2023	9/1/2023	9/1/2023
Balance Owed:	\$277	\$277	\$277
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Credit Unions	Credit Card - Credit Union	Credit Unions
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:	\$20	\$20	\$20
Last Payment:	5/25/2025	5/25/2025	5/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Secured credit card	Credit line secured	Secured credit card
Payment Frequency:	--	--	--
Credit Limit:	\$1,000	\$1,000	\$1,000

Two-Year Payment History

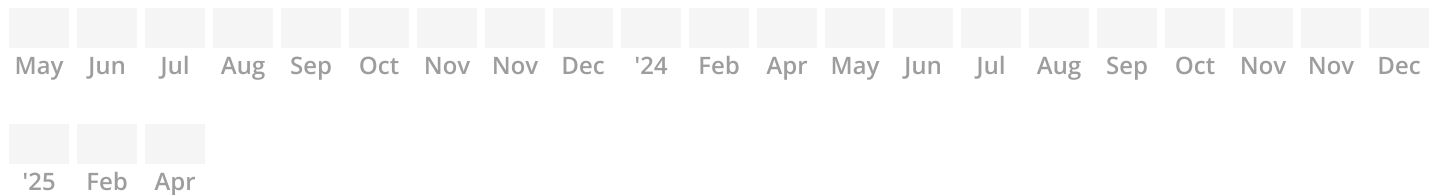
Transunion



Experian



Equifax



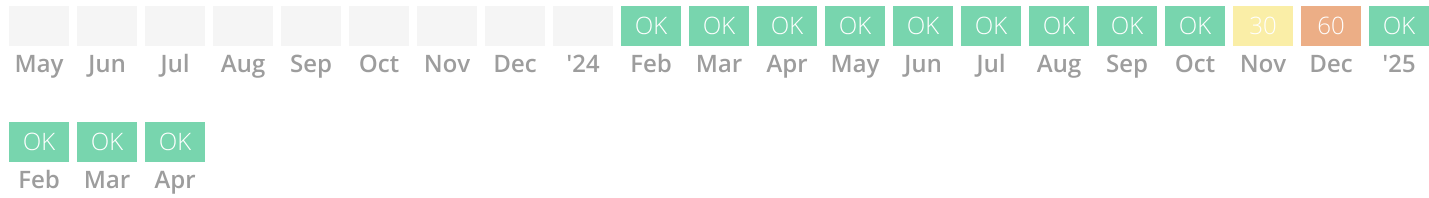
Days Late - 7 Year History

CRDT FIRST

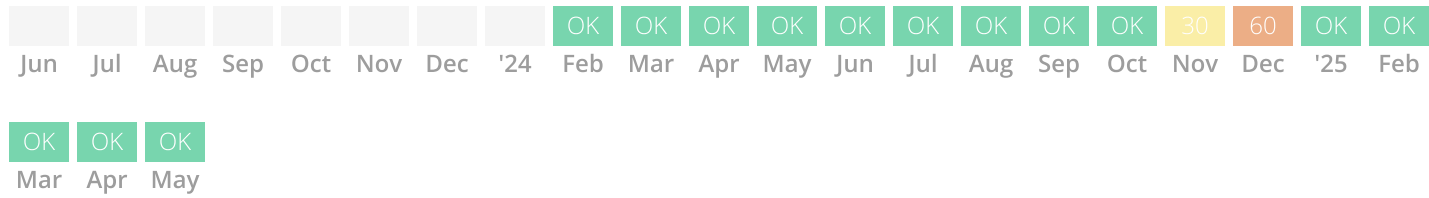
	Transunion®	Experian®	Equifax®
Account #	271742*****	271742*****	271742*****
High Balance:	\$985	\$985	\$0
Last Verified:	5/9/2025	--	--
Date of Last Activity:	1/13/2025	1/1/2025	1/1/2025
Date Reported:	5/9/2025	5/9/2025	5/1/2025
Date Opened:	1/30/2024	1/1/2024	1/1/2024
Balance Owed:	\$0	\$0	\$0
Closed 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 Automotive	TBA Stores, Tire Dealers	TBA Stores, Tire Dealers
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Charge Amount in H/C column is credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	1/13/2025	1/13/2025	1/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$900	\$900	\$900

Two-Year Payment History

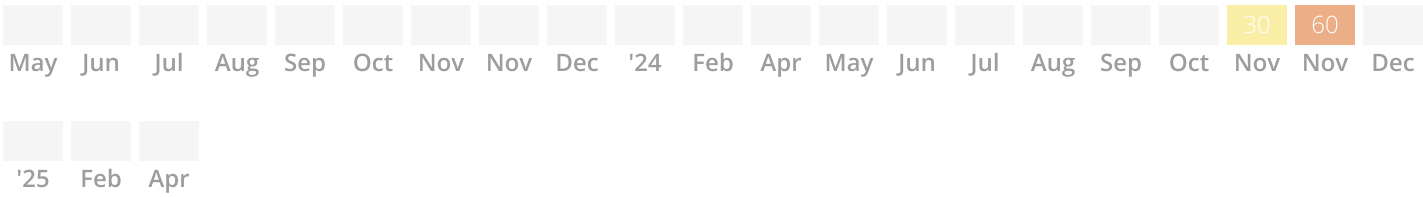
Transunion



Experian



Equifax



Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30: 1	60: 1	90: 0	30: 1	60: 1	90: 0	30: 1	60: 1	90: 0

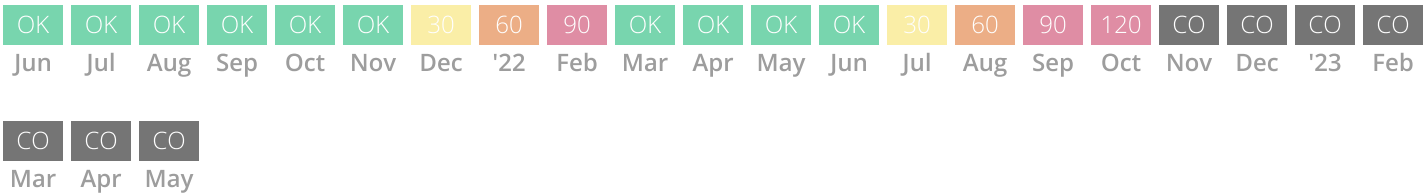
FST PREMIER

	Transunion®	Experian®	Equifax®
Account #	517800*****	517800*****	517800*****
High Balance:	\$524	\$0	\$492
Last Verified:	5/26/2023	--	--
Date of Last Activity:	5/26/2023	5/1/2023	6/1/2022
Date Reported:	5/26/2023	5/26/2023	1/1/2024
Date Opened:	10/11/2020	10/1/2020	10/1/2020
Balance Owed:	\$0	\$0	\$0
Closed Date:	11/16/2022	--	--
Account Rating:	Paid	Paid	Derogatory
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account disputed
Creditor Type:	Miscellaneous Banks	Bank Credit Cards	National Credit Card Companies
Account Status:	Closed	Closed	Closed
Payment Status:	Collection/Chargeoff	Unknown	Collection/Chargeoff
Creditor Remarks:	Payment after charge off/collection Account information disputed by consumer, meets FCRA requirements	Customer disputed account - reported by subscriber. Account legally paid in full for less than the full balance.	Consumer disputes this account information Settlement accepted on this account
Payment Amount:	\$0	\$0	\$0
Last Payment:	5/26/2023	5/26/2023	6/1/2022
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	--
Payment Frequency:	--	--	--
Credit Limit:	\$300	\$300	\$0

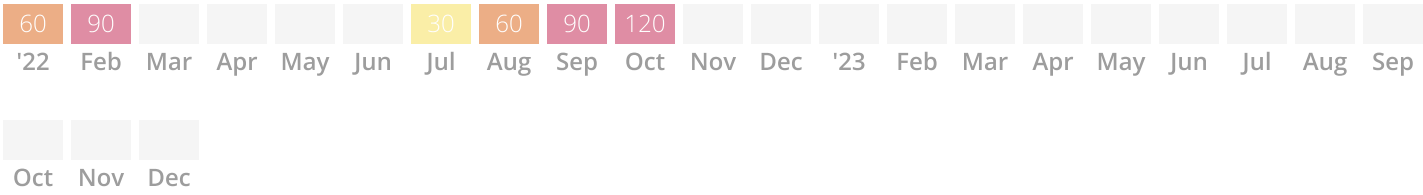
Two-Year Payment History

Transunion      NONE REPORTED

Experian



Equifax



Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30: 0	60: 0	90: 0	30: 2	60: 2	90: 3	30: 2	60: 2	90: 10

CB/BUCKLE

	Transunion®	Experian®	Equifax®
Account #	585637*****	585637*****	585637*****
High Balance:	\$430	\$430	\$0
Last Verified:	5/25/2025	--	--
Date of Last Activity:	4/17/2025	5/1/2025	4/1/2025
Date Reported:	5/25/2025	5/25/2025	5/1/2025
Date Opened:	12/23/2023	12/1/2023	12/1/2023
Balance Owed:	\$0	\$0	\$0
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:	Specialty Clothing	Miscellaneous Clothing	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:	\$0	\$0	\$0
Last Payment:	4/17/2025	4/17/2025	4/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0



Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$200	\$200	\$200

Two-Year Payment History

Transunion

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

Experian

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

Equifax

May	Jun	Jul	Aug	Sep	Oct	Nov	Nov	Dec	'24	Feb	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	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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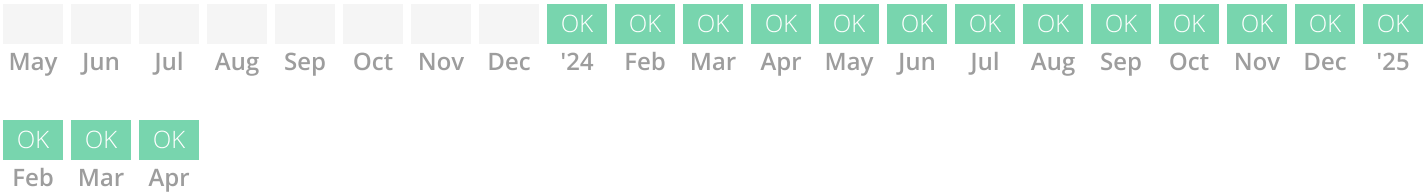
CCB/CHLDPLCE

	Transunion®	Experian®	Equifax®
Account #	578097*****	578097*****	578097*****
High Balance:	\$500	\$500	\$0
Last Verified:	5/16/2025	--	--
Date of Last Activity:	2/19/2025	5/1/2025	2/1/2025
Date Reported:	5/16/2025	5/16/2025	5/1/2025
Date Opened:	12/24/2023	12/1/2023	12/1/2023
Balance Owed:	\$0	\$0	\$0
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed

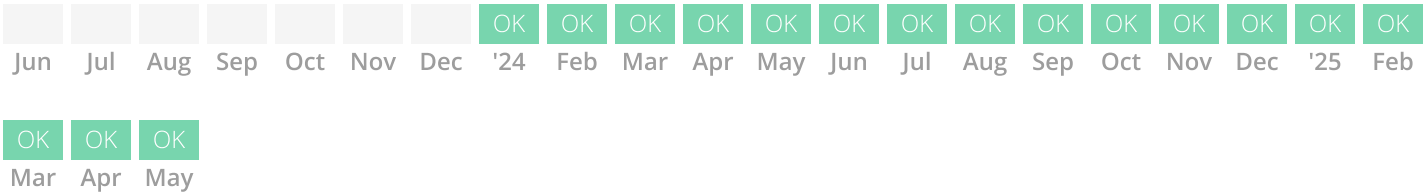
Creditor Type:	Specialty Clothing	Specialty Clothing	Specialty Clothing
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Charge Amount in H/C column is credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	2/19/2025	2/19/2025	2/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$100	\$100	\$100

Two-Year Payment History

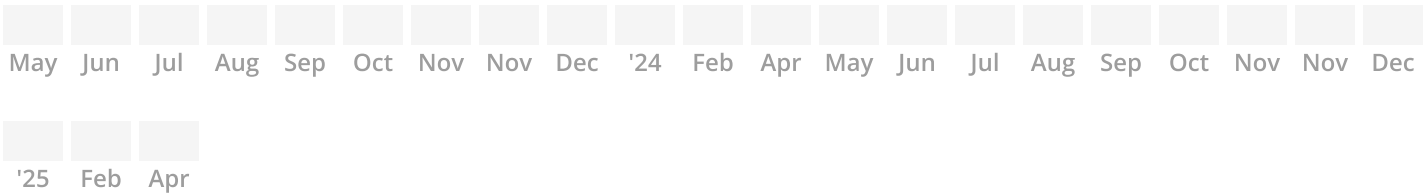
Transunion



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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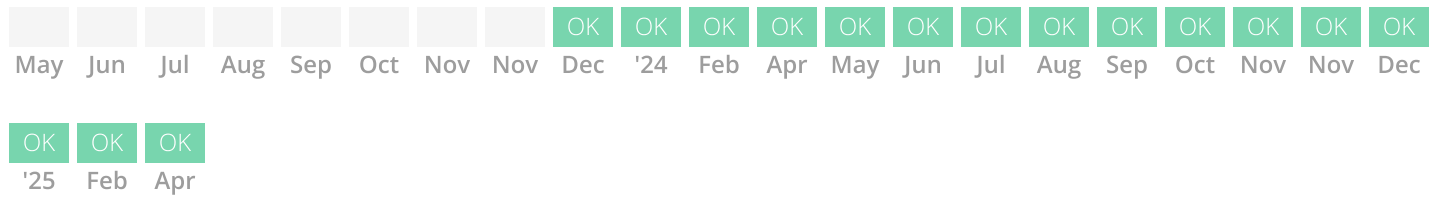
CREDITONEBNK

	Transunion®	Experian®	Equifax®
Account #	470793*****	470793*****	470793*****
High Balance:	\$804	\$804	\$0

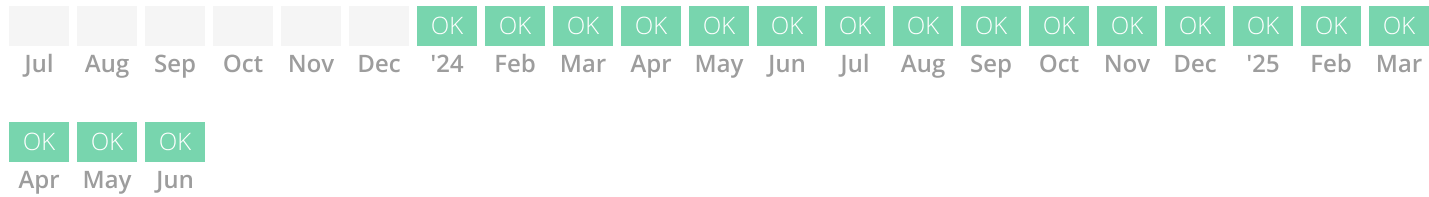
Last Verified:	5/1/2025	--	--
Date of Last Activity:	5/1/2025	6/1/2025	6/1/2025
Date Reported:	5/1/2025	6/2/2025	6/1/2025
Date Opened:	12/17/2023	12/1/2023	12/1/2023
Balance Owed:	\$8	\$373	\$373
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
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:	\$8	\$0	\$0
Last Payment:	4/24/2025	5/30/2025	6/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$900	\$900	\$900

Two-Year Payment History

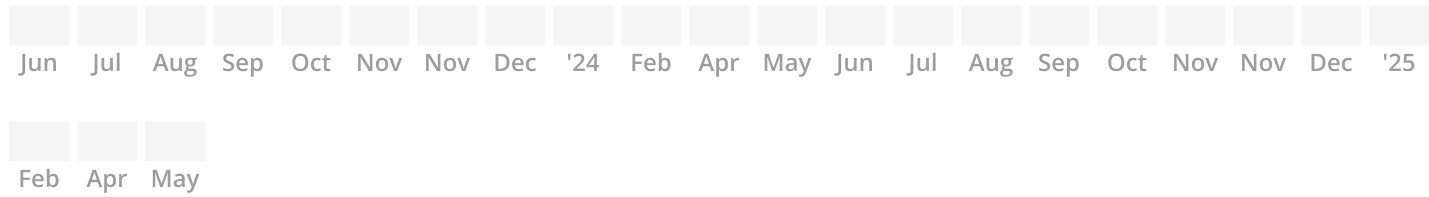
Transunion



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

**Installment Accounts** : Accounts comprised of fixed terms with regular payments

CHRYSLERCAP

	Transunion®	Experian®	Equifax®
Account #	300002*****	300002*****	300002*****
High Balance:	\$33,393	\$33,393	\$33,393
Last Verified:	4/30/2025	--	--
Date of Last Activity:	4/30/2025	5/1/2025	4/1/2025
Date Reported:	4/30/2025	5/31/2025	4/1/2025
Date Opened:	6/1/2024	6/1/2024	6/1/2024
Balance Owed:	\$29,805	\$26,568	\$29,805
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Joint	Joint	Joint
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
Payment Amount:	\$726	\$726	\$726
Last Payment:	4/21/2025	5/21/2025	4/1/2025
Term Length:	72 Month(s)	72 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

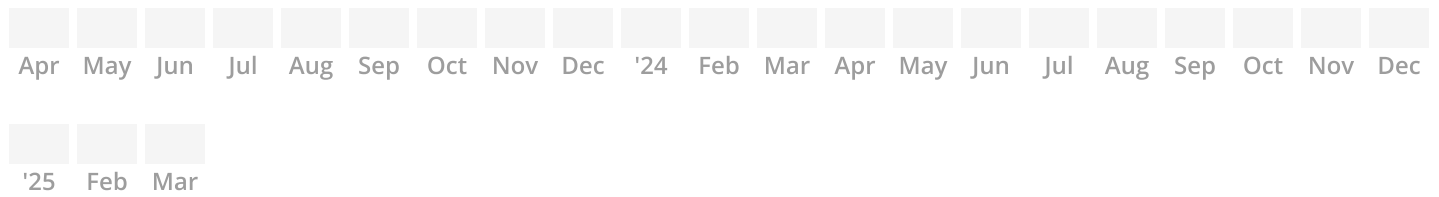
														OK	OK	OK	OK	OK	OK	OK
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
OK	OK	OK																		
'25	Feb	Mar																		

Experian

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

OK OK OK  
Mar Apr May

## Equifax



## Days Late - 7 Year History

Transunion®

**Experian®**

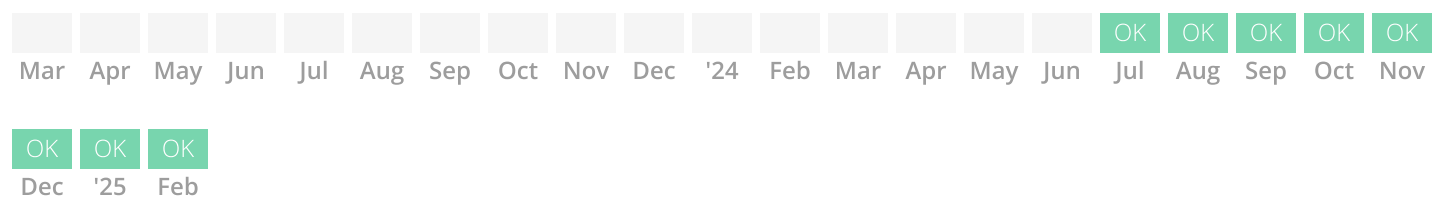
Equifax®

## NAVIGATOR CU

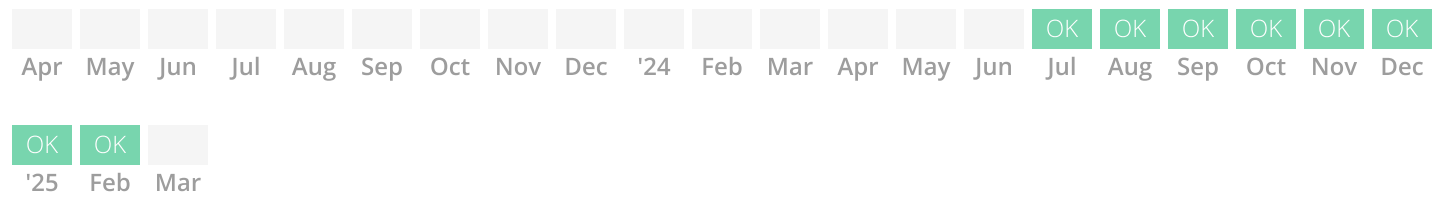
	Transunion®	Experian®	Equifax®
Account #	200086*****	200086*****	--
High Balance:	\$1,500	\$1,500	--
Last Verified:	3/10/2025	--	--
Date of Last Activity:	3/10/2025	3/1/2025	--
Date Reported:	3/10/2025	3/1/2025	--
Date Opened:	6/20/2024	6/1/2024	--
Balance Owed:	\$0	\$0	--
Closed Date:	3/10/2025	--	--
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	--	--
Payment Amount:	\$0	\$0	--
Last Payment:	3/10/2025	2/21/2025	--
Term Length:	12 Month(s)	12 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

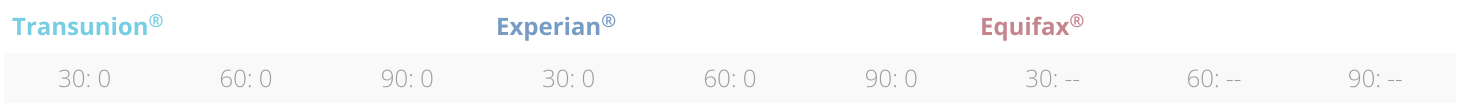


Experian



Equifax NONE REPORTED

Days Late - 7 Year History



IND.DEALER

	Transunion®	Experian®	Equifax®
Account #	--	--	306290**
High Balance:	--	--	\$8,119
Last Verified:	--	--	--
Date of Last Activity:	--	--	11/1/2015
Date Reported:	--	--	11/1/2015
Date Opened:	--	--	4/1/2013
Balance Owed:	--	--	\$0
Closed Date:	--	--	--
Account Rating:	--	--	Paid
Account Description:	--	--	Individual
Dispute Status:	--	--	Account not disputed
Creditor Type:	--	--	Auto Financing
Account Status:	--	--	Closed
Payment Status:	--	--	Current
Creditor Remarks:	--	--	Closed or paid account/zero balance
Payment Amount:	--	--	\$0
Last Payment:	--	--	11/1/2015
Term Length:	--	--	30 Month(s)
Past Due Amount:	--	--	\$0
Account Type:	--	--	--

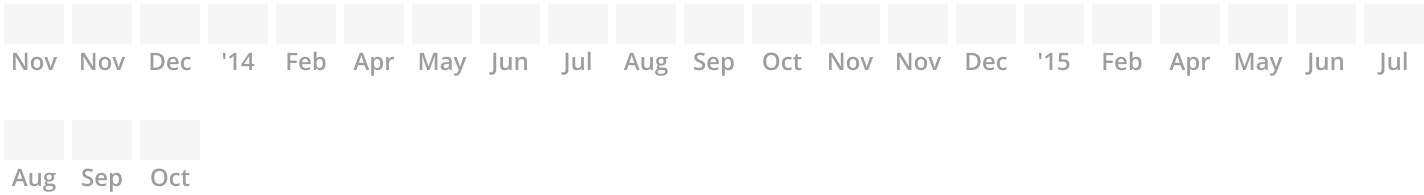
Payment Frequency:	--	--	--
Credit Limit:	--	--	\$0

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

NAVIGATOR CU

	Transunion®	Experian®	Equifax®
Account #	200086*****	200086*****	--
High Balance:	\$1,500	\$1,500	--
Last Verified:	6/1/2025	--	--
Date of Last Activity:	6/1/2025	6/1/2025	--
Date Reported:	6/1/2025	6/1/2025	--
Date Opened:	5/1/2025	5/1/2025	--
Balance Owed:	\$1,377	\$1,377	--
Closed Date:	--	--	--
Account Rating:	Open	Open	--
Account Description:	Individual	Individual	--
Dispute Status:	Account not disputed	Account not disputed	--
Creditor Type:	Credit Unions	Credit Unions	--
Account Status:	Open	Open	--
Payment Status:	Current	Current	--
Creditor Remarks:	--	--	--
Payment Amount:	\$145	\$145	--
Last Payment:	5/23/2025	5/23/2025	--
Term Length:	12 Month(s)	12 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      NONE REPORTED

Experian

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

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: --

NAVIGATOR CREDIT UNION

	Transunion®	Experian®	Equifax®
Account #	--	200086*****	--
High Balance:	--	\$0	--
Last Verified:	--	--	--
Date of Last Activity:	--	5/1/2020	--
Date Reported:	--	5/1/2020	--
Date Opened:	--	5/1/2025	--
Balance Owed:	--	\$0	--
Closed Date:	--	--	--
Account Rating:	--	Paid	--
Account Description:	--	Individual	--
Dispute Status:	--	Account not disputed	--
Creditor Type:	--	Credit Unions	--
Account Status:	--	Closed	--
Payment Status:	--	Current	--
Creditor Remarks:	--	--	--
Payment Amount:	--	\$0	--
Last Payment:	--	4/7/2020	--
Term Length:	--	--	--
Past Due Amount:	--	\$0	--
Account Type:	--	Unsecured loan	--

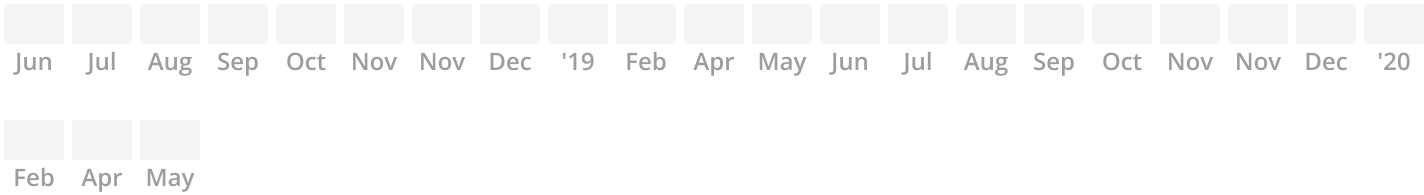


Payment Frequency:	--	--	--
Credit Limit:	--	\$0	--

Two-Year Payment History

Transunion      NONE REPORTED

Experian



Equifax      NONE REPORTED

Days Late - 7 Year History

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

DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	--	--
High Balance:	\$6,000	--	--
Last Verified:	5/31/2025	--	--
Date of Last Activity:	5/31/2025	--	--
Date Reported:	5/31/2025	--	--
Date Opened:	12/1/2015	--	--
Balance Owed:	\$0	--	--
Closed Date:	--	--	--
Account Rating:	Derogatory	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Education	--	--
Account Status:	Open	--	--
Payment Status:	Wage Earner Plan	--	--
Creditor Remarks:	Chapter 13; wage earner plan account	--	--
Payment Amount:	\$0	--	--
Last Payment:	--	--	--
Term Length:	--	--	--
Past Due Amount:	\$0	--	--

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

Two-Year Payment History

Transunion      NONE REPORTED

Experian      NONE REPORTED

Equifax      NONE REPORTED

Days Late - 7 Year History

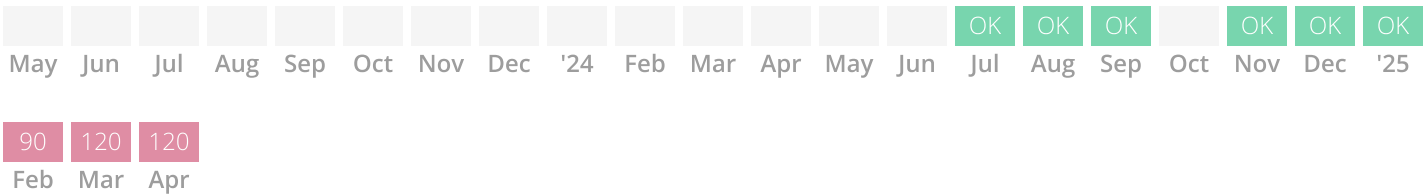
Transunion®			Experian®			Equifax®		
30: 0	60: 0	90: 0	30: --	60: --	90: --	30: --	60: --	90: --

DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	--	--
High Balance:	\$3,500	--	--
Last Verified:	5/31/2025	--	--
Date of Last Activity:	5/31/2025	--	--
Date Reported:	5/31/2025	--	--
Date Opened:	12/1/2015	--	--
Balance Owed:	\$4,100	--	--
Closed Date:	--	--	--
Account Rating:	Open	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Education	--	--
Account Status:	Open	--	--
Payment Status:	Late 120 Days	--	--
Creditor Remarks:	--	--	--
Payment Amount:	\$45	--	--
Last Payment:	--	--	--
Term Length:	120 Month(s)	--	--
Past Due Amount:	\$270	--	--
Account Type:	Educational	--	--
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: 3	30: --	60: --	90: --	30: --	60: --	90: --
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NEWHZNAL

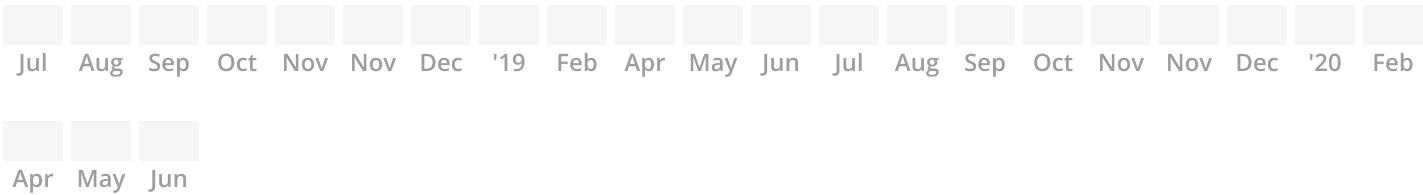
	Transunion®	Experian®	Equifax®
Account #	727979*****	--	727979*****
High Balance:	\$1,000	--	\$1,000
Last Verified:	8/24/2016	--	--
Date of Last Activity:	8/24/2016	--	8/1/2016
Date Reported:	8/24/2016	--	7/1/2020
Date Opened:	12/12/2015	--	12/1/2015
Balance Owed:	\$0	--	\$0
Closed Date:	8/24/2016	--	--
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:	8/24/2016	--	8/1/2016
Term Length:	6 Month(s)	--	--
Past Due Amount:	\$0	--	\$0
Account Type:	Unsecured loan	--	--
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

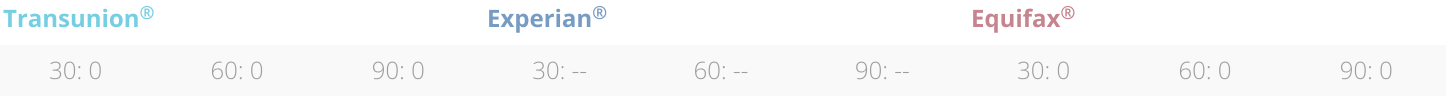
Transunion      NONE REPORTED

Experian      NONE REPORTED

Equifax



Days Late - 7 Year History

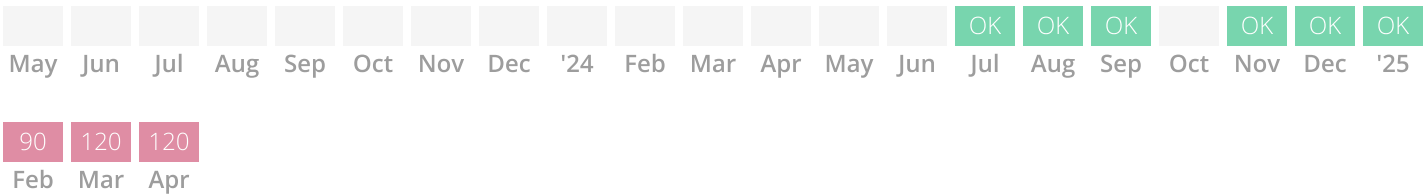


DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	--	--
High Balance:	\$3,000	--	--
Last Verified:	5/31/2025	--	--
Date of Last Activity:	5/31/2025	--	--
Date Reported:	5/31/2025	--	--
Date Opened:	7/19/2016	--	--
Balance Owed:	\$3,594	--	--
Closed Date:	--	--	--
Account Rating:	Open	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Education	--	--
Account Status:	Open	--	--
Payment Status:	Late 120 Days	--	--
Creditor Remarks:	--	--	--
Payment Amount:	\$38	--	--
Last Payment:	--	--	--
Term Length:	120 Month(s)	--	--
Past Due Amount:	\$229	--	--
Account Type:	Educational	--	--
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®

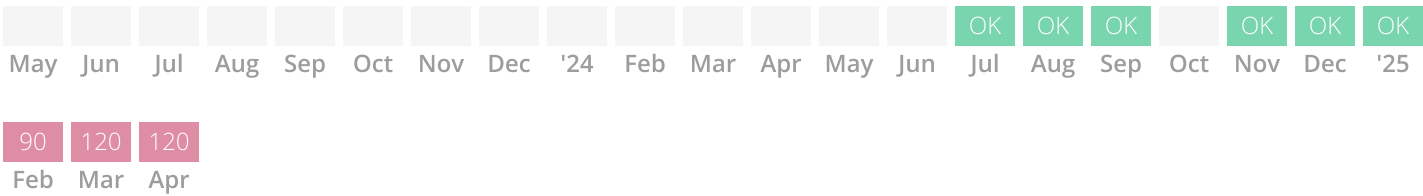
30: 0	60: 0	90: 3	30: --	60: --	90: --	30: --	60: --	90: --
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DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	--	--
High Balance:	\$2,250	--	--
Last Verified:	5/31/2025	--	--
Date of Last Activity:	5/31/2025	--	--
Date Reported:	5/31/2025	--	--
Date Opened:	7/19/2016	--	--
Balance Owed:	\$2,586	--	--
Closed Date:	--	--	--
Account Rating:	Open	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Education	--	--
Account Status:	Open	--	--
Payment Status:	Late 120 Days	--	--
Creditor Remarks:	--	--	--
Payment Amount:	\$27	--	--
Last Payment:	--	--	--
Term Length:	120 Month(s)	--	--
Past Due Amount:	\$165	--	--
Account Type:	Educational	--	--
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: 3	30: --	60: --	90: --	30: --	60: --	90: --
-------	-------	-------	--------	--------	--------	--------	--------	--------

DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	--	--
High Balance:	\$6,000	--	--
Last Verified:	5/31/2025	--	--
Date of Last Activity:	5/31/2025	--	--
Date Reported:	5/31/2025	--	--
Date Opened:	3/13/2013	--	--
Balance Owed:	\$0	--	--
Closed Date:	--	--	--
Account Rating:	Derogatory	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Education	--	--
Account Status:	Open	--	--
Payment Status:	Wage Earner Plan	--	--
Creditor Remarks:	Chapter 13; wage earner plan account	--	--
Payment Amount:	\$0	--	--
Last Payment:	3/20/2023	--	--
Term Length:	--	--	--
Past Due Amount:	\$0	--	--
Account Type:	Educational	--	--
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: --

DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	--	--
High Balance:	\$3,500	--	--
Last Verified:	5/31/2025	--	--
Date of Last Activity:	5/31/2025	--	--
Date Reported:	5/31/2025	--	--
Date Opened:	3/13/2013	--	--
Balance Owed:	\$0	--	--
Closed Date:	--	--	--
Account Rating:	Derogatory	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Education	--	--
Account Status:	Open	--	--
Payment Status:	Wage Earner Plan	--	--
Creditor Remarks:	Chapter 13; wage earner plan account	--	--
Payment Amount:	\$0	--	--
Last Payment:	--	--	--
Term Length:	--	--	--
Past Due Amount:	\$0	--	--
Account Type:	Educational	--	--
Payment Frequency:	--	--	--
Credit Limit:	\$0	--	--

Two-Year Payment History

Transunion      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: --

KASHABLE LLC

	Transunion®	Experian®	Equifax®
Account #	31****	31****	31****
High Balance:	\$4,000	\$4,000	\$4,000
Last Verified:	3/20/2025	--	--
Date of Last Activity:	3/20/2025	3/1/2025	3/1/2025
Date Reported:	3/20/2025	3/31/2025	4/1/2025
Date Opened:	4/7/2024	4/1/2024	4/1/2024
Balance Owed:	\$0	\$0	\$0
Closed Date:	3/20/2025	--	--
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	Personal Loan Companies
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:	3/20/2025	3/20/2025	3/1/2025
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

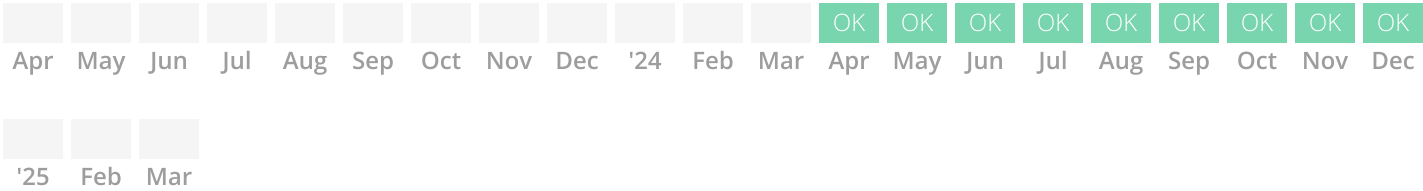
## Two-Year Payment History

**Transunion**

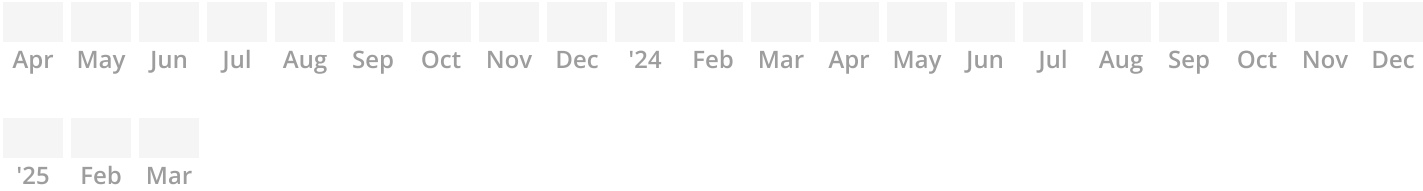
Month	Score	Status
Mar	720	OK
Apr	720	OK
May	720	OK
Jun	720	OK
Jul	720	OK
Aug	720	OK
Sep	720	OK
Oct	720	OK
Nov	720	OK
Dec '24	700	OK
Jan	720	OK
Feb	720	OK
Mar	720	OK
Apr	750	OK
May	750	OK
Jun	750	OK
Jul	750	OK
Aug	750	OK
Sep	750	OK
Oct	750	OK
Nov	750	OK
Dec '25	720	OK
Jan	720	OK
Feb	720	OK



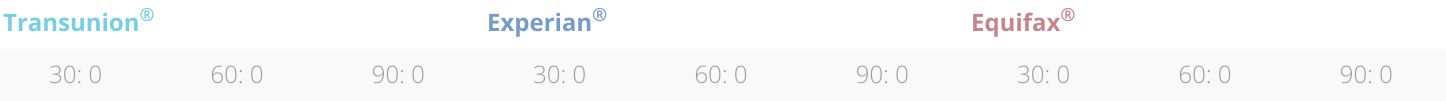
Experian



Equifax



Days Late - 7 Year History



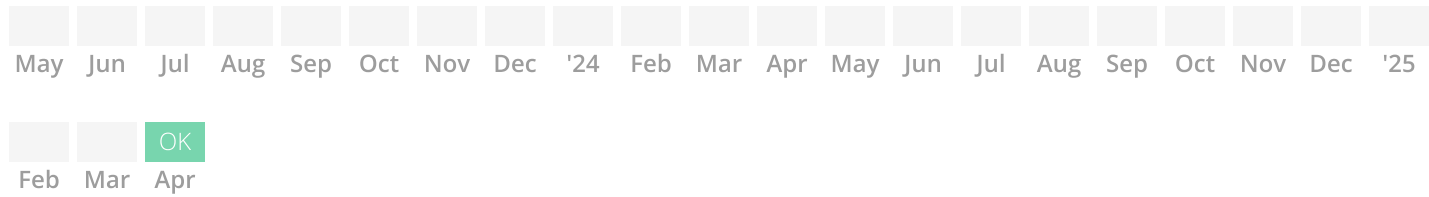
KASHABLE LLC

	Transunion®	Experian®	Equifax®
Account #	44****	44****	44****
High Balance:	\$2,500	\$2,500	\$2,500
Last Verified:	5/31/2025	--	--
Date of Last Activity:	5/31/2025	5/1/2025	5/1/2025
Date Reported:	5/31/2025	5/31/2025	5/1/2025
Date Opened:	4/3/2025	4/1/2025	4/1/2025
Balance Owed:	\$2,177	\$2,177	\$2,177
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	Personal Loan Companies	Personal Loan Companies
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Fixed rate Unsecured
Payment Amount:	\$258	\$258	\$258
Last Payment:	5/29/2025	5/29/2025	5/1/2025
Term Length:	12 Month(s)	12 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Unsecured loan	Unsecured loan	Unsecured loan

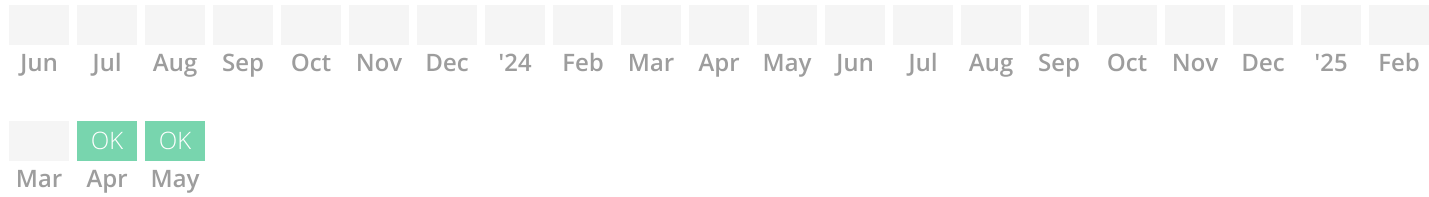
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

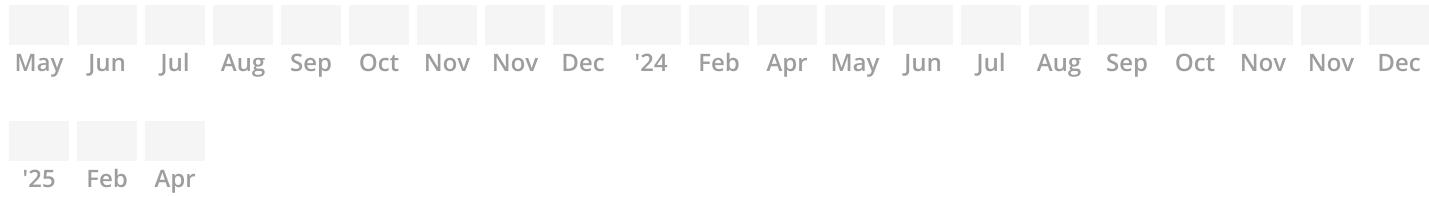
Transunion



Experian



Equifax



Days Late - 7 Year History

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

DEPTEDNELNET

	Transunion®	Experian®	Equifax®
Account #	900000*****	--	--
High Balance:	\$4,436	--	--
Last Verified:	5/31/2025	--	--
Date of Last Activity:	5/31/2025	--	--
Date Reported:	5/31/2025	--	--
Date Opened:	9/11/2012	--	--
Balance Owed:	\$0	--	--
Closed Date:	--	--	--
Account Rating:	Derogatory	--	--
Account Description:	Individual	--	--
Dispute Status:	Account not disputed	--	--
Creditor Type:	Miscellaneous Education	--	--

Account Status:	Open	--	--
Payment Status:	Wage Earner Plan	--	--
Creditor Remarks:	Chapter 13; wage earner plan account	--	--
Payment Amount:	\$0	--	--
Last Payment:	--	--	--
Term Length:	--	--	--
Past Due Amount:	\$0	--	--
Account Type:	Educational	--	--
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: --

Overdraft/reserve checking accounts/ line of credit

NAVIGATOR CU

	Transunion®	Experian®	Equifax®
Account #	200086*****	--	200086*****
High Balance:	\$0	--	\$0
Last Verified:	5/1/2020	--	--
Date of Last Activity:	4/7/2020	--	4/1/2020
Date Reported:	5/1/2020	--	5/1/2020
Date Opened:	4/7/2020	--	4/1/2020
Balance Owed:	\$0	--	\$0
Closed Date:	4/7/2020	--	--
Account Rating:	Paid	--	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

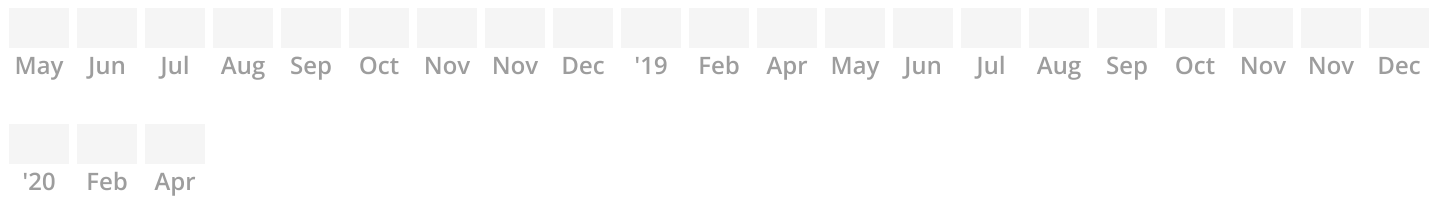
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Line of credit
Payment Amount:	\$0	--	\$0
Last Payment:	4/7/2020	--	4/1/2020
Term Length:	--	--	--
Past Due Amount:	\$0	--	\$0
Account Type:	Unsecured loan	--	Line of credit
Payment Frequency:	--	--	--
Credit Limit:	\$0	--	\$0

Two-Year Payment History

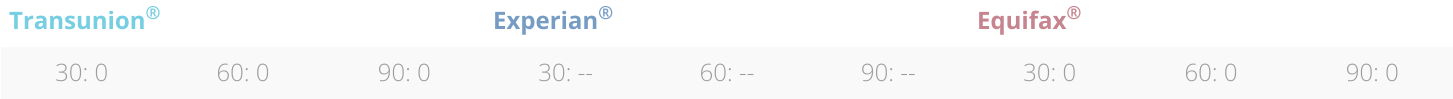
Transunion      NONE REPORTED

Experian      NONE REPORTED

Equifax



Days Late - 7 Year History



Unknown

NEWHORIZCU

	Transunion®	Experian®	Equifax®
Account #	--	--	100000*****
High Balance:	--	--	\$0
Last Verified:	--	--	--
Date of Last Activity:	--	--	11/1/2018
Date Reported:	--	--	11/1/2018
Date Opened:	--	--	12/1/2016
Balance Owed:	--	--	\$0
Closed Date:	--	--	--
Account Rating:	--	--	Derogatory
Account Description:	--	--	Individual
Dispute Status:	--	--	Account not disputed

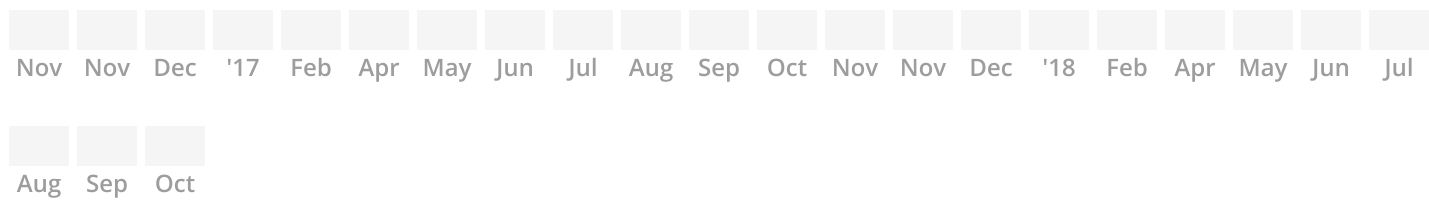
Creditor Type:	--	--	Credit Unions
Account Status:	--	--	Closed
Payment Status:	--	--	Wage Earner Plan
Creditor Remarks:	--	--	Included in Chapter 13
Payment Amount:	--	--	\$0
Last Payment:	--	--	11/1/2018
Term Length:	--	--	--
Past Due Amount:	--	--	\$0
Account Type:	--	--	--
Payment Frequency:	--	--	--
Credit Limit:	--	--	\$0

Two-Year Payment History

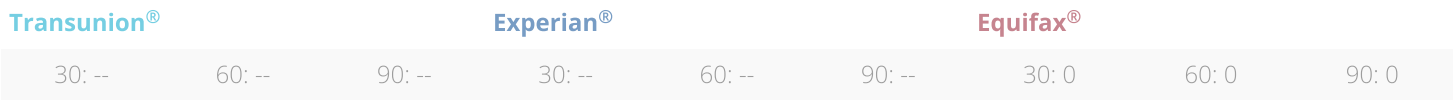
Transunion      NONE REPORTED

Experian      NONE REPORTED

Equifax



Days Late - 7 Year History



Public Information

	Transunion®	Experian®	Equifax®
Type	Chapter 13 Bankruptcy	Chapter 13 Bankruptcy	Chapter 13 Bankruptcy
Status	Discharged	Discharged	Discharged
Date Filed/Reported	11/13/2018	11/13/2018	11/1/2018
Reference#	1804632	1804632HAC	1804632-DSP-02/24-VER-06/25
Closing Date	2/8/2024	2/8/2024	--
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
SYNCB	7/24/2024	TransUnion
CREDCO	5/28/2025	TransUnion
CREDCO/UWM	5/28/2025	Experian
CREDCO	5/28/2025	Equifax
SYNCB/SAMS	2/9/2024	TransUnion
CREDIT ONE BANK NA	12/16/2023	Experian
CAPITAL ONE	6/13/2024	TransUnion
CAP ONE NA	6/13/2024	Experian
CAPITALONE	6/13/2024	Equifax
NAVIGATOR CU	12/23/2023	TransUnion
NAVIGATOR CU	9/5/2023	TransUnion
CFNA	1/30/2024	TransUnion
FIFTH THIRD	6/1/2024	TransUnion
ALLY FINanci	6/1/2024	TransUnion
AUTONATION C	6/1/2024	TransUnion
JPMCB AUTO	6/1/2024	Experian
GLOBAL LENDING SERVICE	6/1/2024	Experian
CHRYSLER CAPITAL	6/1/2024	Experian
AUTONATION FINANCE/DS	6/1/2024	Experian
ALLY FINANCIAL	6/1/2024	Experian
WSTLAKENCM	6/1/2024	Equifax
AUTONATION	6/1/2024	Equifax
AMERICANCR	6/1/2024	Equifax
AN #2161	6/1/2024	Equifax
STELLANTIS	6/1/2024	Equifax
GLOBALLEND	6/1/2024	Equifax

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