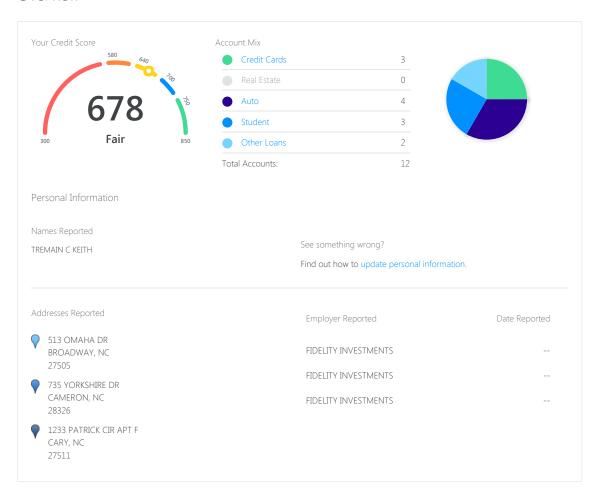
# credit karma

Reported as of Apr 09, 2017

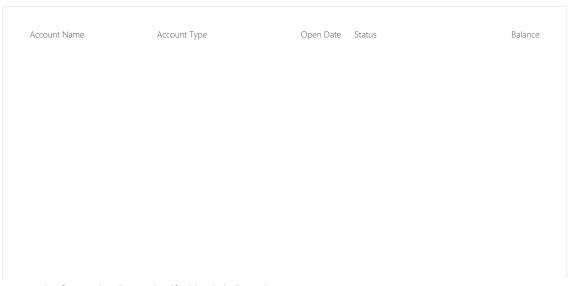
### Tremain Keith's Credit Report

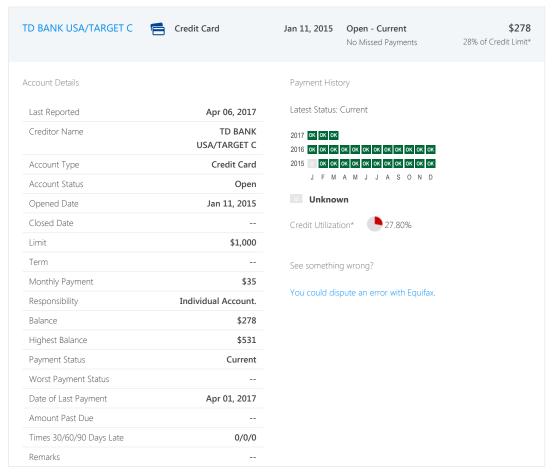
Provided by **EQUIFAX**°

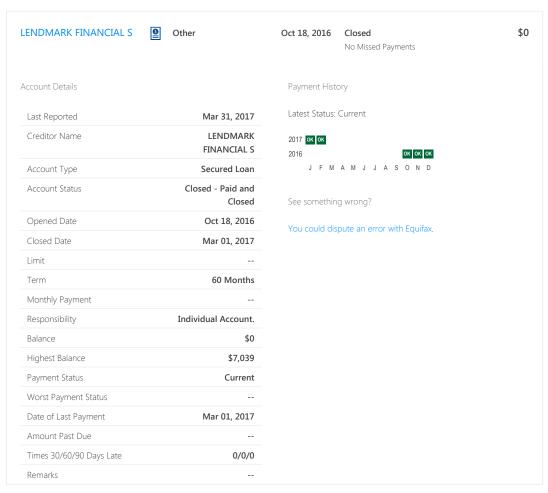
### Overview

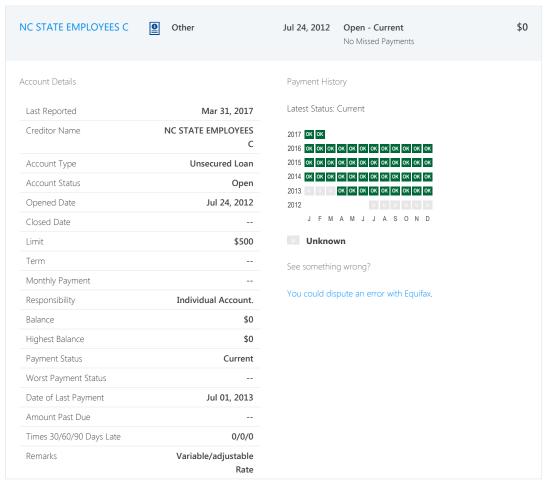


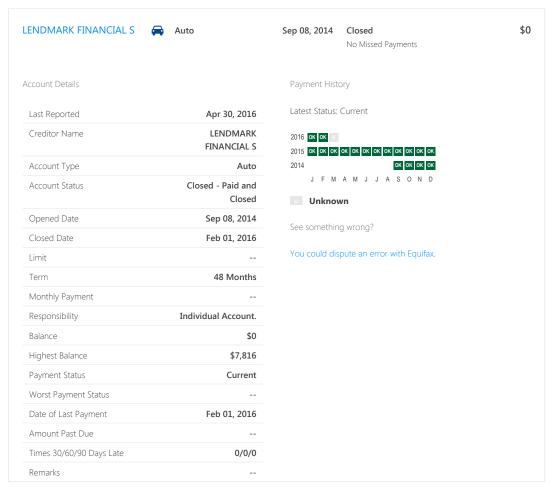
### Accounts

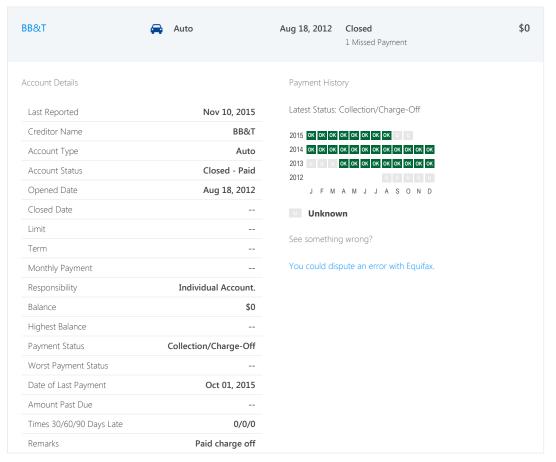


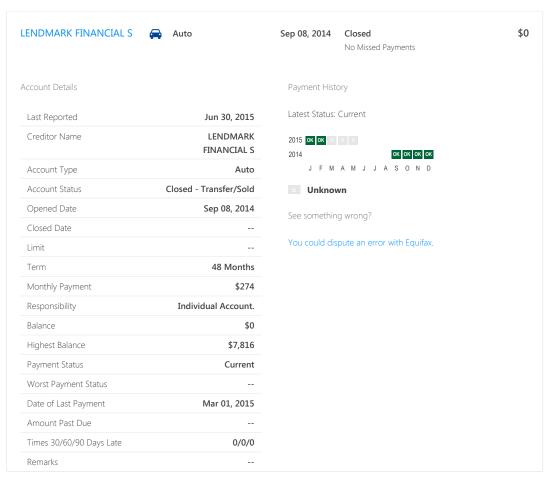


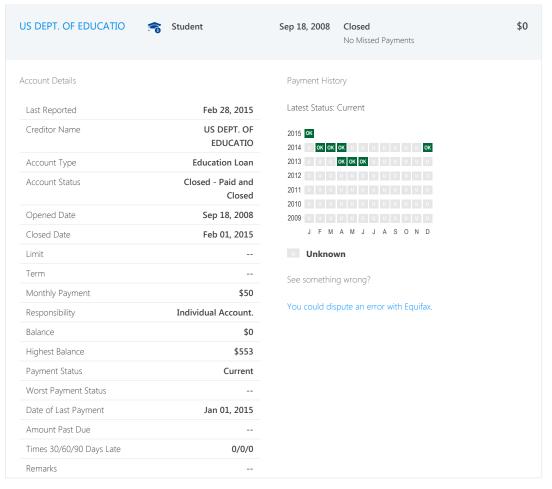


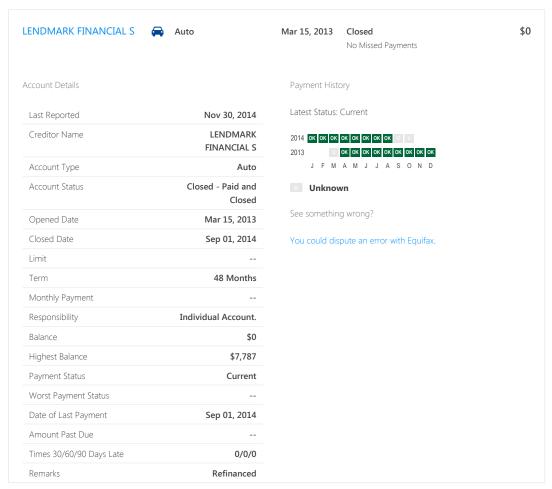


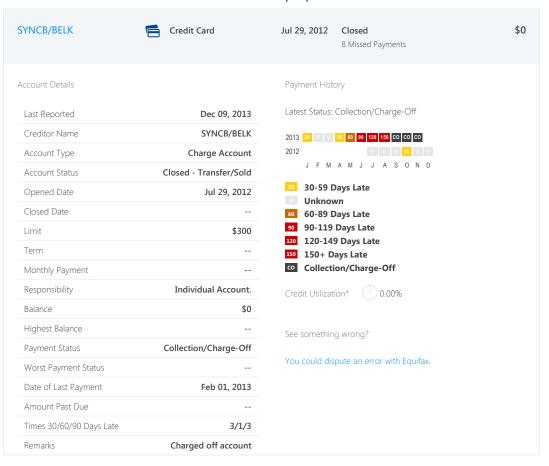


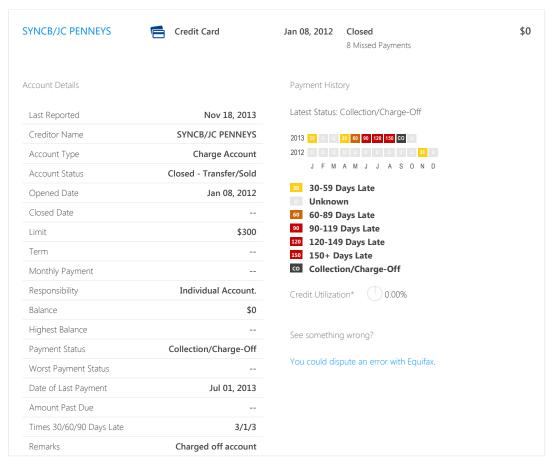


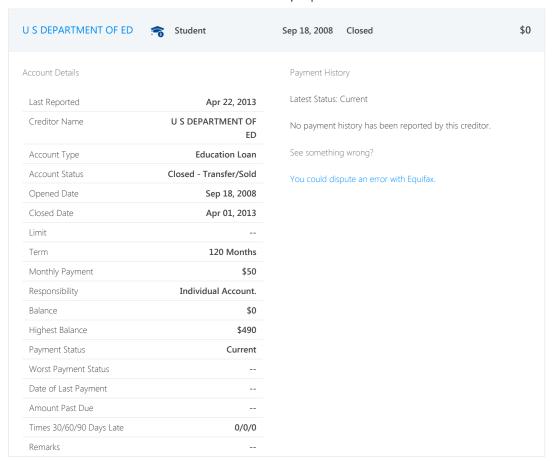












U S DEPARTMENT OF ED	Student	Sep 01, 2008 Closed	\$		
Account Details		Payment History			
Last Reported	Sep 01, 2011	Latest Status: Current			
Creditor Name	U S DEPARTMENT OF ED	No payment history has been reported by this creditor.			
Account Type	Education Loan	See something wrong?			
Account Status	Closed - Transfer/Sold	You could dispute an error with Equifax.			
Opened Date	Sep 01, 2008				
Closed Date					
Limit					
Term	39 Months				
Monthly Payment	\$50				
Responsibility	Individual Account.				
Balance	\$0				
Highest Balance	\$1,786				
Payment Status	Current				
Worst Payment Status					
Date of Last Payment					
Amount Past Due					
Times 30/60/90 Days Late	0/0/0				
Remarks	Student loan - payment deferred				

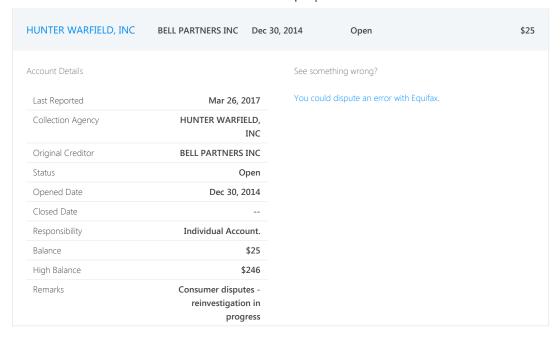
 $^{\star}\text{Calculated}$  using reported balance and credit limit on account.

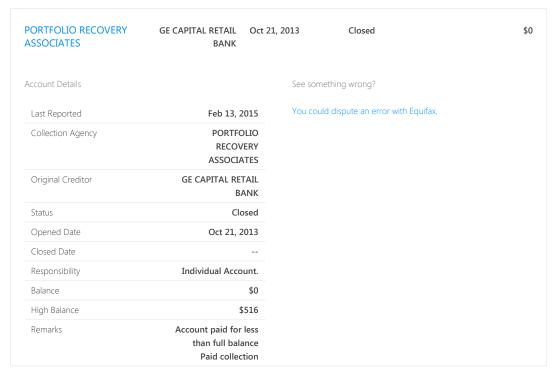
# Credit Inquiries

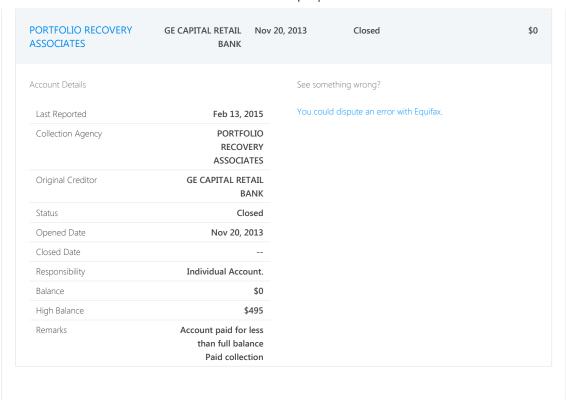
Creditor Name	Inquiry Date	Removed By*	Туре			
CAPITAL ONE BANK USA	Apr 8, 2017	May 2019	All Banks			
LENDMARK FINANCIAL S	Oct 18, 2016	Nov 2018	Personal Loans Cos.			
ONEMAIN	Oct 17, 2016	Nov 2018	Personal Loans Cos.			
LENDMARK FINANCIAL S	Aug 1, 2016	Sep 2018	Personal Loans Cos.			
WHOLESALE MOTORS	Aug 1, 2016	Sep 2018	Automobile Dealers, Old			
WINDSTREAM CORPORATI	Jun 19, 2015	Jul 2017	Telephone Companies			
DISH NETWORK	Jun 19, 2015	Jul 2017	Miscellaneous Utilities			
timated based on the date of your inquiry and an assumed 2 year expiration period.						
e something wrong? u could dispute an error with Equifax.						

### Collections

Agency	Original Creditor	Open Date	Status	Balance







### **Public Records**



As of Apr 09, 2017, you had no public records on your credit report.

## How to Read Your Credit Report

Your full credit report is divided into five important sections:



Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.



Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your lenders have been properly reporting your activity, and to look for any accounts that you didn't open.



Credit Inquiries

#### Full Credit Report | Credit Karma

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.

### **CO** Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.



#### Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.