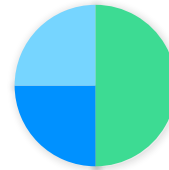


Provided by **EQUIFAX**[®]

Your Credit Score



<input checked="" type="radio"/> Credit Cards	2
<input type="radio"/> Real Estate	0
<input type="radio"/> Auto	0
<input checked="" type="radio"/> Student	1
<input checked="" type="radio"/> Other Loans	1
Total Accounts:	4



DOMINIQUE CHAPEL KEITH

See something wrong?


Find out how to [update personal information](#).












- 513 OMAHA DR
BROADWAY, NC
27505
- 735 YORKSHIRE DR
CAMERON, NC
28326
- 1233 PATRICK CIR APT F
CARY, NC
27511

Employment Information

As of **Apr 08, 2017 (latest)**, you had no employment information reported on your credit report.

Account Name	Account Type	Open Date	Status	Balance
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US DEPT. OF EDUCATIO		 Student	Sep 14, 2015	Open - Current	\$15,474
Account Details			Payment History		
Last Reported	Mar 31, 2017		Latest Status: Current		
Creditor Name	US DEPT. OF EDUCATIO		No payment history has been reported by this creditor.		
Account Type	Education Loan		See something wrong?		
Account Status	Open		You could dispute an error with Equifax.		
Opened Date	Sep 14, 2015				
Closed Date	--				
Limit	--				
Term	--				
Monthly Payment	--				
Responsibility	Individual Account.				
Balance	\$15,474				
Highest Balance	\$15,220				
Payment Status	Current				
Worst Payment Status	--				
Date of Last Payment	--				
Amount Past Due	\$0				
Times 30/60/90 Days Late	0/0/0				
Remarks	Student loan - payment deferred				

WELLS FARGO BANK CAR		 Credit Card	Jul 27, 2016	Open - Current	\$0
			No Missed Payments		0% of Credit Limit*
Account Details			Payment History		
Last Reported	Mar 10, 2017		Latest Status: Current		
Creditor Name	WELLS FARGO BANK CAR		2017   2016       J F M A M J J A S O N D		
Account Type	Secured Credit Card		 Unknown		
Account Status	Open		Credit Utilization*  0.00%		
Opened Date	Jul 27, 2016		See something wrong?		
Closed Date	--		You could dispute an error with Equifax.		
Limit	\$300				
Term	--				
Monthly Payment	--				
Responsibility	Individual Account.				
Balance	\$0				
Highest Balance	\$310				
Payment Status	Current				
Worst Payment Status	--				
Date of Last Payment	Feb 01, 2017				
Amount Past Due	--				
Times 30/60/90 Days Late	0/0/0				
Remarks	--				

TD BANK USA/TARGET C		Credit Card	Jan 11, 2015	Open - Current	\$35
			No Missed Payments		4% of Credit Limit*
Account Details			Payment History		
Last Reported	Mar 06, 2017		Latest Status: Current		
Creditor Name	TD BANK USA/TARGET C		2017 OK OK 2016 OK OK OK OK OK OK OK OK OK OK 2015 U OK OK OK OK OK OK OK OK OK OK J F M A M J J A S O N D		
Account Type	Credit Card		U Unknown Credit Utilization* 3.50%		
Account Status	Open		See something wrong?		
Opened Date	Jan 11, 2015		You could dispute an error with Equifax.		
Closed Date	--				
Limit	\$1,000				
Term	--				
Monthly Payment	\$27				
Responsibility	Authorized User				
Balance	\$35				
Highest Balance	\$531				
Payment Status	Current				
Worst Payment Status	--				
Date of Last Payment	Mar 01, 2017				
Amount Past Due	--				
Times 30/60/90 Days Late	0/0/0				
Remarks	--				

LOCAL GOVERNMENT EMP		Other	Oct 05, 2012	Closed	\$0
			No Missed Payments		
Account Details			Payment History		
Last Reported	Jul 18, 2016		Latest Status: Current		
Creditor Name	LOCAL GOVERNMENT EMP		2016 OK OK OK OK OK OK 2015 OK OK OK OK OK OK OK OK OK OK 2014 OK OK OK OK OK OK OK OK OK OK 2013 U U U U OK OK OK OK OK OK OK OK 2012 U U U J F M A M J J A S O N D		
Account Type	Unsecured Loan		U Unknown See something wrong? You could dispute an error with Equifax.		
Account Status	Closed - Paid and Closed				
Opened Date	Oct 05, 2012				
Closed Date	May 01, 2013				
Limit	\$400				
Term	--				
Monthly Payment	--				
Responsibility	Individual Account.				
Balance	\$0				
Highest Balance	\$0				
Payment Status	Current				
Worst Payment Status	--				
Date of Last Payment	May 01, 2013				
Amount Past Due	--				
Times 30/60/90 Days Late	0/0/0				
Remarks	Variable/adjustable Rate				

*Calculated using reported balance and credit limit on account.

Credit Inquiries



As of **Apr 08, 2017**, you had no inquiries on your credit report.

Collections

Agency	Original Creditor	Open Date	Status	Balance
PORTFOLIO RECOVERY ASSOCIATES	CAPITAL ONE BANK USA N A	Jun 20, 2014	Open	\$617
Account Details		See something wrong?		
Last Reported	Mar 08, 2017		You could dispute an error with Equifax.	
Collection Agency	PORTFOLIO RECOVERY ASSOCIATES			
Original Creditor	CAPITAL ONE BANK USA N A			
Status	Open			
Opened Date	Jun 20, 2014			
Closed Date	--			
Responsibility	Individual Account.			
Balance	\$617			
High Balance	\$733			
Remarks	Collection account			

Public Records



As of **Apr 08, 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

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 out approximation of when each inquiry will be removed from your report.



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.