

Personal Credit Report for:

CALVIN MANNING

File Number:

428528241

Date Created:

02/06/2026

A quick heads up:

Your credit score is not included with your TransUnion credit report.

Learn about your [options to get your credit score](#).

300

850

Your TransUnion Credit Report

Found something inaccurate on your credit report?

[Start a dispute online](#)

If you are experiencing a financial hardship related to a public health emergency or your personal circumstances, you can [add a consumer statement](#) to your credit file to explain your situation.

Personal Information

Your SSN has been masked for your protection.

Credit Report Date	02/06/2026
Social Security Number	XXX-XX-1722
Date of Birth	07/07/1988

Name	CALVIN JOHN MANNING JR
------	------------------------

Also Known As

AKA	CALVIN J. MANNING DEJR
AKA	CALVIN JOHN JR MANNING

Addresses

Current Address	6501 SW COUNTY ROAD 242 LAKE CITY, FL 32024-1125	Date Reported	05/15/2015
Other Address	493 SW CANNON CREEK DR LAKE CITY, FL 32024-0307	Date Reported	03/31/2012
Other Address	10037 IAN ST ORLANDO, FL 32825-7187	Date Reported	01/19/2007
Other Address	170 HARRIETTE DR STOCKBRIDGE, GA	Date Reported	12/04/2025
Other Address	5465 TIMBERLEAF BLVD APT 802 ORLANDO, FL	Date Reported	07/31/2000
Other Address	7374 RICHARDSON RD JACKSONVILLE, FL	Date Reported	01/11/2020
Other Address	493 SW FALLING CREEK DR LAKE CITY, FL 32024	Date Reported	08/20/2012

Phone Numbers

Phone Number	(904) 557-0879
Phone Number	(386) 984-9716
Phone Number	(386) 752-3566
Phone Number	(772) 205-9688
Phone Number	(386) 719-4962

Phone Number	(386) 867-6344
Phone Number	(407) 275-1480
Phone Number	(386) 292-0905
Phone Number	(426) 606-6063
Phone Number	(904) 426-6063
Phone Number	(984) 971-9716
Phone Number	(386) 623-8708

Employers

Employer	Occupation
IMT TRANSPORTATION	--- No Data
GNC TRANSPORTATION	DRIVER
TMC TRANSPORTATION	--- No Data

[Expand All](#)

Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the

creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit decisions (for example, account opening or account review decisions). Visit our [FAQs](#)

[opens in a new tab](#)
to learn more.

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. For any account that contains medical information, the information following 'Medical-' is not displayed to anyone but you except where permitted by law. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name	Account Number	Balance	Monthly Payment	
ATLANTIC CAP BKSELFLENDER	CRD0000000009 8161****	\$105	--- No Data	
ATLANTIC CAP BKSELFLENDER	1705*****	\$0	\$0	

FLORIDA DEPT OF REVENUE	200088****	\$2,008	--- No Data	
GLOBAL LENDING SERVICES	200002****	\$0	\$0	
VYSTAR CU	400519710052* ***	\$0	--- No Data	
VYSTAR CU	51075043*****	\$0	\$0	
WESTLAKE FINANCIAL SERVI	3572****	\$12,637	\$440	
ASSETCARE LLC	2349****	\$1,215	--- No Data	
JEFFERSON CAPITAL SYSTEM	365300154*****	\$2,427	--- No Data	
JEFFERSON CAPITAL SYSTEM	365300154*****	\$2,427	--- No Data	
STEEL RIVER SYSTEMS, LLC	3013****	\$738	--- No Data	

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name	Account Number	Balance	Monthly Payment	
CHIME - STRIDE BANK	35130425543** **	\$376	- - - No Data	

Inquiries

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name	Requested On	
YAMAHA MOTOR FINANCE CO	03/28/2025	
SYNCB	03/28/2025	

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name	Requested On	
CAP ONE AUTO	12/05/2025, 11/03/2025, 08/28/2025 07/31/2025	
IBOD COMPANY INC	10/21/2025, 08/19/2025	
GRANITE BAY ACCEPTANCE INC	09/30/2025	
UPSTART NETWORK INC	09/02/2025	
OPEN ROAD LENDING	08/25/2025	
ONE CAPITAL LENDING	05/28/2025	
UNITED AUTOMOTIVE SERV	05/21/2025	

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

Name	Requested On	
TRANSUNION CONSUMER INTE	02/05/2026	

CREDIT SESAME, INC.	02/02/2026	
TRANSUNION INTERACTIVE	01/30/2026	
TRANSUNION INTERACTIVE / CREDIT SESAME	01/30/2026	
TRANSUNION CONSUMER INTE	01/30/2026	
VYSTAR CREDIT UNION	12/26/2025	
CREDIT KARMA via TUCI CREDIT KARMA TUNA	02/04/2026, 01/11/2026, 11/09/2025, 06/02/2025, 05/01/2025 04/08/2025	
FACTACT FREE DISCLOSURE	02/04/2026	
CALVIN MANNING via TRANSUNION INTERACTIVE IN	02/04/2026	
115982618 via TRANSUNION INTERACTIVE	01/15/2026	
ASSETCARE LLC	12/22/2025	
DAY ROSS USA INC via CARCO GRP INC DBA CISIVE	12/08/2025	
FORWARD FUNDING GROU via CREDIT REPORTING SERVICES	11/26/2025	

CCBNETCREDIT	11/25/2025	
FTWITHU	11/25/2025	
UETSA TSAKITS INC	11/25/2025	
CALVIN MANNING via TUCI - LENDING TREE	09/06/2025, 05/30/2025, 03/01/2025, 12/06/2024, 08/24/2024, 06/01/2024	
CONSUMERINFO.COM	06/26/2025, 05/20/2025, 03/11/2025, 03/01/2025, 07/09/2024, 05/09/2024	
P168135353E372766682 via CONSUMERINFO	06/18/2025, 05/16/2025, 03/29/2025	
PAYTOMORROW	05/11/2025	
SYNCHRONY BANK	04/12/2025	
CALVIN MANNING via K ARMATRANSUNION INTERACT	03/21/2025	
CONSUMERINFO via CONSUMER INFO.COM	03/01/2025	
UPLIFT INC	02/15/2025	

GEICO INSURANCE	11/11/2024	
WAKEFIELD AND ASSOCIATES	10/19/2024	
VERIZON WIRELESS	09/28/2024	
PERMANENT GENERAL	06/02/2024	
AVANTE USA	04/25/2024	
CAPIO PARTNERS	03/12/2024	

Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Checking Account and Demand Deposit Account (DDA) Activity

Data Source:
Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)

Supplemental Consumer Credit Information

Data Source:
Teletrack (PO Box 740008, Atlanta, GA 30374, (877) 309-5226)

Should you wish to contact TransUnion, you may do so,

- **Online:**To report an inaccuracy, please visit: dispute.transunion.com[opens in a new tab](#)

For answers to general questions, please visit: www.transunion.com[opens in a new tab](#)

- **By Mail:**TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000
- **By Phone:**(800) 916-8800
You may contact us Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para información en español, visite www.consumerfinance.gov/learnmore

[opens in a new tab](#)

o describe a la Consumer Financial Protection Bureau, 1700 G Street NW. Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore

[opens in a new tab](#)

or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

- In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmoreopens in a new tab for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmoreopens in a new tab for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmoreopens in a new tab

- **You may limit prescreened offers of credit and insurance you get based on information in your credit report.** Unsolicited prescreened offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:
- **Consumers Have the Right To Obtain a Security Freeze.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.
 - Equifax: 1-800-525-6285; www.equifax.com opens in a new tab
 - Experian: 1-888-397-3742; www.experian.com opens in a new tab
 - TransUnion: 1-800-680-7289; www.transunion.com opens in a new tab
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore opens in a new tab

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street
3. Air carriers	Asst. General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 F Street, S.W.
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090

<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
--	--

FRAUD VICTIM RIGHTS

If you have notified TransUnion that you believe you are a victim of fraud or identity theft, the below Summary of Rights is prescribed by the CFPB and is designed to describe the procedures for remedying the effect of fraud or identity theft. If you have not expressed a belief that you are a victim of fraud or identity theft, this information is being provided for educational purposes with your online credit report.

Summary of Rights under the FCRA of Victims of Identity Theft

Para información en español, visite www.consumerfinance.gov/learnmore

[opens in a new tab](#)

o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore

[opens in a new tab](#)

or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. **You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft.** A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
 - Equifax: 1-800-525-6285; www.equifax.comopens in a new tab
 - Experian: 1-888-397-3742; www.experian.comopens in a new tab
 - TransUnion: 1-800-680-7289; www.transunion.comopens in a new tab
2. An initial fraud alert stays in your file for at least one year. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmoreopens in a new tab.
3. **You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmoreopens in a new tab
4. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other

business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It may also specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore opens in a new tab

5. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
6. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
7. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.
8. The following FCRA right applies with respect to nationwide consumer reporting agencies:
9. **Consumers Have the Right To Obtain a Security Freeze**
You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your

credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore

[opens in a new tab](#)

, or write to the Consumer Financial Protection Bureau.

You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore

[opens in a new tab](#)

.