



## CREDIT REPORT

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BRITTANY BRADWELL

Report Confirmation

4862566107



Dear BRITTANY BRADWELL:

Thank you for requesting your Equifax credit report. Your credit report contains information received primarily from companies which have granted you credit. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

If there are items you believe to be incorrect, you may

- Initiate an investigation request via the Internet 24 hours a day, 7 days a week at:  
**<https://www.equifax.com/personal/credit-report-services/credit-dispute/>**
- Please mail the dispute information to:  
**Equifax Information Services LLC  
P.O. Box 740241  
Atlanta, GA 30374**
- Call us at **866-349-5186**

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

You have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: **1-877-SCORE-11**.

# 1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Dec 27, 2024
Credit File Status	No fraud indicator on file
Alert Contacts	0 Records Found
Average Account Age	4 Years, 8 Months
Length of Credit History	13 Years
Accounts with Negative Information	4
Oldest Account	DEPT OF ED/AIDVANTAGE (Opened Dec 15, 2011)
Most Recent Account	AMERICAN CREDIT ACCEPTANCE (Opened Jul 12, 2023)

## Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	0	0					
Mortgage							
Installment	2	2	\$31,533	-\$4,447	\$27,086	116.0%	\$543
Other							
Total	2	2	\$31,533	-\$4,447	\$27,086	0.0%	\$543

## Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Consumer Statements	0 Statements Found
Personal Information	12 Items Found
Inquiries	26 Inquiries Found
Most Recent Inquiry	EQUIFAX INC (0100) Dec 27, 2024
Public Records	0 Records Found
Collections	1 Collections Found

## 2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

### 2.1 FIRST PREMIER (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxx 9077	Reported Balance	\$583
Account Status	CHARGE_OFF	Available Credit	-\$283

#### Account History

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$346
2023	\$238	\$277	\$311	\$353	\$407	\$458	\$483	\$417	\$377	\$395	\$362	\$345
2024	\$396	\$456	\$515	\$538	\$561	\$583	\$583	\$583	\$583	\$583	\$583	

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$30
2023	\$30	\$30	\$30	\$30	\$30	\$33	\$34	\$30	\$30	\$30	\$30	\$30
2024	\$30	\$32	\$37	\$38	\$40							

##### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023	\$120		\$60					\$90	\$60		\$80	\$80
2024												

##### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$300
2023	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
2024	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023					\$60	\$90	\$123	\$67	\$37	\$67		
2024		\$60	\$92	\$129	\$167	\$583	\$583	\$583	\$583	\$583	\$583	

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	30	60	90	120	CO	CO	CO	CO	CO	CO	⊠⊠⊠
2023	✓	✓	✓	✓	30	60	90	30	30	60	✓	✓
2022	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⊠⊠⊠	No Data Available	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Payment Responsibility	INDIVIDUAL
Credit Limit	\$300	Account Type	REVOLVING
Terms Frequency	UNKNOWN	Term Duration	
Balance	\$583	Date Opened	Jun 02, 2022
Amount Past Due	\$583	Date Reported	Dec 08, 2024
Actual Payment Amount		Date of Last Payment	Nov 2023
Date of Last Activity		Scheduled Payment Amount	

Months Reviewed	30	Delinquency First Reported	Jun 2024
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$583
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Credit Card	Date Closed	
Date of First Delinquency	Jan 09, 2024		

Comments

Charged off account  
Credit card

Contact

FIRST PREMIER  
3820 N Louise Ave  
Sioux Falls, SD 57107-0145  
(800) 501-6535

2.2 SELF/SOUTHSTATE BANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxx 6475	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	\$125

Account History

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$54
2023	\$97	\$90	\$81	\$97	\$89	\$66	\$0					
2024												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$26
2023	\$26	\$26	\$26	\$26	\$26	\$26	\$26					
2024												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$26
2023	\$26	\$26	\$26	\$26	\$26	\$26	\$68					
2024												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$125
2023	\$125	\$125	\$125	\$125	\$125	\$125	\$125					

2024

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	⊗	⊗	⊗	⊗	⊗
2022	⊗	⊗	⊗	⊗	⊗	⊗	⊗	✓	✓	✓	✓	✓

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

⊗ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$126	Payment Responsibility	INDIVIDUAL
Credit Limit	\$125	Account Type	REVOLVING
Terms Frequency	MONTHLY	Term Duration	
Balance	\$0	Date Opened	Aug 13, 2022
Amount Past Due		Date Reported	Aug 31, 2023
Actual Payment Amount		Date of Last Payment	Jul 2023
Date of Last Activity	Jul 2023	Scheduled Payment Amount	
Months Reviewed	12	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	



Loan Type

Secured Credit Card

Date Closed

Aug 2023

Date of First Delinquency

Comments

Account closed at consumer's request

Closed or paid account/zero balance

Secured credit card

Contact

SELF/SOUTHSTATE BANK

901 E. 6TH STREET SUITE 400

AUSTIN, TX 78702

(877) 883-0999

### 3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.  
You currently do not have any Mortgage Accounts in your file.

## 4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

### 4.1 CAPITAL ONE AUTO FINANCE (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 1001	Reported Balance	\$19,928
Account Status	REPOSSESSION	Available Credit	

#### Account History

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

##### Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023				\$19,779	\$19,442	\$19,347	\$19,619	\$19,310	\$19,540	\$19,346	\$19,442	\$19,538
2024	\$19,072	\$19,340	\$19,526	\$19,237	\$18,350	\$18,318	\$16,589	\$17,884	\$15,353	\$18,367	\$19,928	

##### Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023				\$573	\$573	\$573	\$573	\$573	\$286	\$286	\$286	\$286
2024	\$286	\$286	\$573	\$573	\$573	\$573	\$573	\$573				

##### Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023				\$959	\$1,094	\$821	\$573	\$573	\$586	\$286		
2024	\$573	\$400		\$573	\$1,146	\$280	\$2,010	\$200	\$2,767			

##### Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023				\$384	\$342	\$573	\$1,146	\$1,146				\$286
2024		\$459	\$1,719	\$1,719	\$1,145	\$1,438		\$1,621	\$15,353	\$18,367	\$4,303	

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	XXXX	XXXX	90	90	60	90	✓	90	CO	CO	XXXX	XXXX
2023	30	30	60	60	✓	✓	✓	30	✓	60	XXXX	XXXX
2022	30	30	30	30	30	60	60	30	60	60	60	30
2021	60	30	30	30	30	60	60	60	60	60	60	30
2020	✓	✓	✓	✓	✓	30	30	30	30	30	30	60
2019	XXXX	XXXX	XXXX	30	60	90	60	30	✓	60	30	60
2018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

XXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$25,720	Payment Responsibility	JOINT_CONTRACTUAL_LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	86 MONTHS

Balance	\$19,928	Date Opened	Nov 13, 2018
Amount Past Due	\$4,303	Date Reported	Nov 30, 2024
Actual Payment Amount		Date of Last Payment	Jun 2024
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	72	Delinquency First Reported	Sep 2024
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Auto	Date Closed	
Date of First Delinquency	Aug 27, 2023		

Comments

Account previously in dispute – now resolved by data furnisher  
Involuntary repossession  
Auto  
Fixed rate

Contact

CAPITAL ONE AUTO FINANCE  
Credit Bureau Dispute PO Box 259407  
Plano, TX 75025-9407  
(800) 946-0332

4.2 AMERICAN CREDIT ACCEPTANCE

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxx 2653	Reported Balance	\$18,888
Account Status	NOT_MORE_THAN_TWO_PAYMENTS_PAST_DUE	Available Credit	

Account History

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023										\$19,384	\$19,271	\$19,143
2024	\$19,025	\$18,999	\$18,757	\$18,633	\$18,363	\$18,517	\$18,630	\$18,495	\$18,343	\$18,747	\$18,888	

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023										\$543	\$543	\$543
2024	\$543	\$543	\$543	\$543	\$543	\$543	\$543	\$543	\$543	\$543	\$543	

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023										\$543	\$543	\$543
2024	\$543	\$449	\$642	\$543	\$815	\$842	\$309	\$567	\$552		\$271	

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												

2024

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												\$294

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	✓	✓	✓	✓	⊠⊠⊠	✓	⊠⊠⊠	⊠⊠⊠
2023	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	✓	✓	✓	✓	✓	✓

✓ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

150 150 Days Past Due

180 180 Days Past Due

V Voluntary Surrender

F Foreclosure

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

⊠⊠⊠ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$19,338	Payment Responsibility	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	73 MONTHS
Balance	\$18,888	Date Opened	Jul 12, 2023
Amount Past Due	\$294	Date Reported	Nov 30, 2024
Actual Payment Amount	\$271	Date of Last Payment	Nov 2024
Date of Last Activity		Scheduled Payment Amount	\$543
Months Reviewed	16	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

Loan Type	Auto	Date Closed
Date of First Delinquency	Nov 25, 2024	

Comments

Auto  
Fixed rate

Contact

AMERICAN CREDIT ACCEPTANCE  
340 EAST MAIN STREET SUITE 400  
SPARTANBURG, SC 29302  
(864) 641-3305



4.3 DEPT OF ED/AIDVANTAGE

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxxxx 0111	Reported Balance	\$12,645
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$11,748
2023	\$11,748	\$11,748	\$11,748	\$11,748	\$11,748	\$11,748	\$11,748	\$11,748	\$11,807	\$11,867	\$11,927	\$11,987
2024	\$12,048	\$12,105	\$12,166	\$12,224	\$12,286	\$12,345	\$12,405	\$12,466	\$12,525	\$12,586	\$12,645	

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023									\$135			
2024												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												

2024

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												\$0

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2023	✓	✓	✓	✓	✓	✓	✓	✓	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	⌘⌘⌘	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	90	120	150	180	180	180	180	180	180
2018	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘	⌘⌘⌘
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		⌘⌘⌘	No Data Available	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$7,748	Payment Responsibility	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	DEFERRED	Term Duration	
Balance	\$12,645	Date Opened	Dec 15, 2011
Amount Past Due	\$0	Date Reported	Nov 30, 2024
Actual Payment Amount		Date of Last Payment	Aug 2023

Date of Last Activity	Nov 2024	Scheduled Payment Amount	
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Student loan - payment deferred  
Fixed rate

Contact

DEPT OF ED/AIDVANTAGE  
1891 METRO CENTER DR  
RESTON, VA 20190  
(800) 722-1300

4.4 SELF/SOUTHSTATE BANK (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxxxx 9739	Reported Balance	\$0
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$477
2023	\$448	\$418	\$388	\$358	\$358	\$297	\$265	\$233	\$201	\$169	\$136	\$102
2024	\$102	\$69										

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$35
2023	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
2024	\$35	\$35										

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												\$35
2023	\$35	\$35	\$35	\$35		\$70	\$35	\$35	\$35	\$35	\$35	\$35
2024		\$35										

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												

2024

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2023												
2024												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠	⊠⊠⊠
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	⊠⊠⊠	⊠⊠⊠	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due				
150 150 Days Past Due	180	180 Days Past Due	V	Voluntary Surrender	F	Foreclosure	C	Collection Account				
CO Charge-Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate	⊠⊠⊠	No Data Available				

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$724	Payment Responsibility	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	24 MONTHS
Balance	\$0	Date Opened	Mar 08, 2022
Amount Past Due		Date Reported	Mar 13, 2024
Actual Payment Amount	\$70	Date of Last Payment	Mar 2024
Date of Last Activity	Mar 2024	Scheduled Payment Amount	
Months Reviewed	24	Delinquency First Reported	
Activity Designator	PAID_AND_CLOSED	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	

Balloon Payment Date		Balloon Payment Amount	
Loan Type	Secured	Date Closed	Mar 2024
Date of First Delinquency			

Comments

Closed or paid account/zero balance  
Secured  
Fixed rate

Contact

SELF/SOUTHSTATE BANK  
901 E. 6TH STREET SUITE 4  
AUSTIN, TX 78701  
(877) 883-0999

# 5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

You currently do not have any Other Accounts in your file.

## 6. Consumer Statements

Consumer Statements are explanations of up to 100 words you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.



# 7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

## Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	BRITTANY BRADWELL
Formerly known as	BRITTNEY BRADWELL
Social Security Number	xxxxx 8617
Age or Date of Birth	Sep 26, 1988

## Other Identification

You currently do not have any Other Identifications in your file.

## Alert Contact Information

You currently do not have any Alert Contacts in your file.

## Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
3421 NW 17TH CT LAUDERHILL, FL 33311	Current	Dec 27, 2024
973 S KIRKMAN RD APT 48 ORLANDO, FL 32811	Former	Dec 20, 2024
1508 NW 32ND AVE LAUDERHILL, FL 33311	Former	May 15, 2019
1751 NW 46TH AVE APT C109 LAUDERHILL, FL 33313	Former	Dec 09, 2014
825 NW 9TH AVE APT 3 FORT LAUDERDALE, FL 33311	Former	Feb 01, 2012
7610 SW 10TH CT NORTH LAUDERDALE, FL 33068	Former	May 02, 2018



## 8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

### Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Feb 28, 2024	CITIBANK NA., BEST BUY	
	PO Box 6497	
	Sioux Falls, SD 57117--649	
	(888) 574-1301	
Jul 12, 2023	WESTLAKE SERVICE INC	
	4751 WILSHIRE BLVD SUITE 100	
	LOS ANGELES, CA 90010	
	(323) 692-4188	
Jul 12, 2023	GM FINANCIAL	
	801 CHERRY ST STE 3500	
	FORT WORTH, TX 76102-6854	
Jul 12, 2023	LAUDERHILL AUTO VENTURES LLC	
	1640 N STATE ROAD 7	
	LAUDERHILL, FL 33313	
	(954) 733-6000	
Jul 12, 2023	CARMAX AUTO FINANCE	
	225 CHASTAIN MEADOWS CT	
	KENNESAW, GA 30144	
	(770) 792-4600	
Jul 12, 2023	ALLY FINANCIAL	
	500 WOODWARD AVENUE	
	DETROIT, MI 48226	
	(800) 200-4622	
Jul 12, 2023	AMERICAN CREDIT ACCEPTANCE	
	961 EAST MAIN STREET	

	SPARTANBURG, SC 29302-2149
	(866) 441-0251
Jul 12, 2023	CAP ONE VIA DEALER
	PO Box 259407 PLANO, TX 75025
	(800) 946-0332

## Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Request Originator	Description
Dec 27, 2024	EQUIFAX INC (0100)		ID Report
Dec 27, 2024	CREDIT KARMA, INC		Direct to Consumer Report
Dec 25, 2024	CREDIT KARMA, INC		Direct to Consumer Report
Dec 16, 2024	BRISTOL WEST INSURANCE COMPANY		Insurance Inquiry
Nov 26, 2024	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Nov 19, 2024	CREDIT KARMA, INC.		Promotional Inquiry
Nov 12, 2024	CREDIT KARMA, INC.		Promotional Inquiry
Nov 05, 2024	CREDIT KARMA, INC.		Promotional Inquiry
Oct 29, 2024	CREDIT KARMA, INC.		Promotional Inquiry
Oct 22, 2024	CREDIT KARMA, INC.		Promotional Inquiry
Sep 12, 2024	YIELD SOLUTIONS GROUP, LLC		All other Prequalifications not listed
Jul 23, 2024	PROGRESSIVE INSURANCE		Promotional Inquiry
Jun 18, 2024	PROGRESSIVE INSURANCE		Promotional Inquiry
May 30, 2024	CREDIT KARMA, INC		Direct to Consumer Report
May 28, 2024	CREDIT KARMA, INC.		Credit Report
Mar 26, 2024	CAPITAL ONE NATIONAL ASSOC		Account Review Inquiry
Mar 19, 2024	PROGRESSIVE INSURANCE		Promotional Inquiry
Sep 27, 2023	SAFERENT SOLUTIONS, LLC		Credit Report

## 9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: <https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center  
P.O. Box 105615  
Atlanta, GA 30348-5108

### Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

You currently do not have any Bankruptcies in your file.

### Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

### Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

# 10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

Date Reported: Dec 16, 2024

Collection Agency	AMSHER COLLECTION SERVICES	Balance Date	Dec 16, 2024
Original Creditor Name	T MOBILE	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Oct 15, 2024	Account Number	xxxxxx 91
Original Amount Owed	\$777	Creditor Classification	Cable or Cellular
Amount	\$777	Last Payment Date	
Status Date	Dec 16, 2024	Date of First Delinquency	
Status	UNPAID		

## Comments

## Contact

AMSHER COLLECTION SERVICES  
4524 Southlake Pkwy Ste 15  
Hoover, AL 35244-3271  
(205) 322-4110

## 11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.equifax.com/personal/credit-report-services/credit-dispute/>

To check the status or view the results of your dispute please visit <https://www.equifax.com/personal/credit-report-services/credit-dispute/>

## 12. 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](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., 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:
  - o a person has taken adverse action against you because of information in your credit report;
  - o you are the victim of identity theft and place a fraud alert in your file;
  - o your file contains inaccurate information as a result of fraud;
  - o you are on public assistance;
  - o 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/learnmore](http://www.consumerfinance.gov/learnmore) 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/learnmore](http://www.consumerfinance.gov/learnmore) 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/learnmore](http://www.consumerfinance.gov/learnmore).
- **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.

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.

- **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.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)

**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 (see next page):**

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a.Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b.Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) 382-4357</p>
<p>2.To the extent not included in item 1 above:</p> <p>a.National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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 operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c.Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d.Federal Credit Unions</p>	<p>a.Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052</p> <p>b.Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>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</p> <p>d.National Credit Union Administration Office of Consumer Financial Protection (OCFP) 1775 Duke Street Alexandria, VA 22314</p>
3.Air carriers	Asst. General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4.Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street, SW Washington, DC 20423
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, SW, Suite 8200 Washington, DC 20416
7.Brokers and Dealers	Securities and Exchange Commission 100 F Street, NE Washington, DC 20549
8.Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090

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