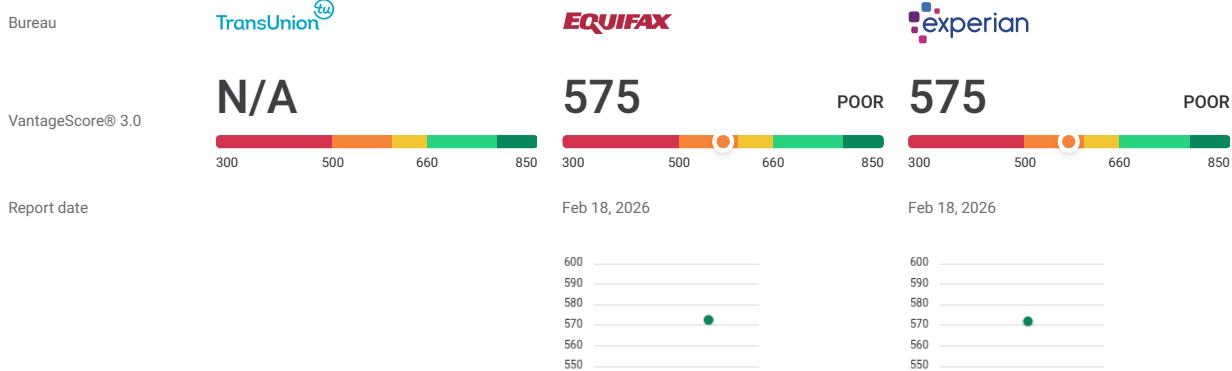


Credit report

[TransUnion](#) [Equifax](#) [Experian](#)[All bureaus](#)[Download PDF](#)

Personal info

Reported names	Andy Garcia	Andy Garcia Andy Garcia Benitez
DOB	1976-09-14	1976-09-14
SSN	194-21-0609	194-21-0609
Employment info	West Cost Accomplish	West Cost Accomplished West Coast
Addresses	Nov 1, 2014 14820 Domart Ave, Norwalk, CA, 90650	May 18, 2015 14820 Domart Ave, Norwalk, CA, 906505303
	Nov 1, 2014 15814 Perilla Ave Apt 2, Paramount, CA, 90723	Jul 12, 2006 15814 Perilla Ave Apt 2, Paramount, CA, 907235220
		Jun 17, 2005 1507 N Durant St Apt 35, Santa Ana, CA, 927064041

Account summary

Bureau	TransUnion ^{tu}	EQUIFAX	experian
Total accounts	0	18	19
Open accounts	0	6	5
Closed accounts	0	12	14
Delinquent	0	6	2
Derogatory	0	10	6
Collections	0	4	4
Balances	\$0	\$47,312	\$39,131
Payments	\$0	\$1,736	\$1,087
Public records	0	0	0
Inquiries (2 years)	0	1	1

Accounts

We gathered all of the accounts listed on your report for you. Click on any account to learn more about your history and how to plan for tomorrow.



Credit cards

Total count	0	6	2
-------------	---	---	---

Feb 17, 2026

\$7,685.00

Closed

Overview

You're currently using 80% of your account's limit.

Balance: \$7,685.00 Credit limit: \$9,600.00

Account details

Account Number 4400661227722250

Account Status Charge Off

Open Date Apr 10, 2007

Last Activity Jan 17, 2026

Type Credit Card

Responsibility Authorized User

Charged Off Account, Account
Remarks Closed By Credit Grantor, Credit
Card

Times 30/60/90 Days Late 2/2/0

Month's Reviewed 99

Term Source Type

High Balance

High Credit \$9,600.00

Monthly Payment \$0.00

Current Payment Collection/Charge-off Status

Amount Past Due \$7,685.00

Payment history

You've made 96% of reported payments for this account on time.

We're showing the most recent 81 months available.

The credit bureau reviewed 99 months, but some older months aren't provided in detail.

2026	Jan	Feb	Mar	Apr	May	Jun
	CC					

Jul	Aug	Sep	Oct	Nov	Dec
CC	CC	CC	CC	CC	CC

2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC

Jul	Aug	Sep	Oct	Nov	Dec
CC	CC	CC	CC	CC	CC

2024	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC

Jul	Aug	Sep	Oct	Nov	Dec
CC	CC	CC	CC	CC	CC

2023	Jan	Feb	Mar	Apr	May	Jun
	30	60	60	✓	✓	CC

Jul	Aug	Sep	Oct	Nov	Dec
CC	CC	CC	CC	CC	CC

2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓

Jul	Aug	Sep	Oct	Nov	Dec
✓	30	✓	✓	✓	✓

2021	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓

Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	✓	✓

2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓

Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	✓	✓

2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A

Jul	Aug	Sep	Oct	Nov	Dec
N/A	✓	✓	✓	✓	✓

Paid on time

30 days past due

60 days past due

90	90 days past due
120	120 days past due
150	150 days past due
BR	Bankruptcy
RF	Repossession or foreclosure
CC	Collection or charge off
VS	Voluntary surrender
N/A	No data available

Creditor information

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 799982238
[\(800\) 421-2110](#)

Account ID:
20afdcda346de362272afb4345ddaed03

JPMCB CARD
SERVICES



\$1,308.00
Feb 11, 2026
Closed

Overview

You're currently using 131% of your account's limit.

Balance:	Credit limit:
\$1,308.00	\$1,000.00

Account details

Account Number 4266841420654319

Account Status Charge Off

Open Date Jan 30, 2015

Last Activity Jan 11, 2026

Type Credit Card

Responsibility Authorized User

Charged Off Account, Account
Remarks Closed By Credit Grantor, Credit
Card

Times 30/60/90 Days Late 1/1/4

Month's Reviewed 60

Term Source Type

High Balance

High Credit \$1,000.00

Monthly Payment \$0.00

Current Payment Collection/Charge-off
Status

Amount Past Due \$1,308.00

Payment history

You've made 90% of reported payments for this account on time.



	Jul	Aug	Sep	Oct	Nov	Dec
--	-----	-----	-----	-----	-----	-----

2021	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

N/A	✓	✓	✓	✓	✓	✓
-----	---	---	---	---	---	---

Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----

✓	✓	✓	✓	✓	✓
---	---	---	---	---	---

2020	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

N/A						
-----	-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

2019	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

N/A						
-----	-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

✓ 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

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

JPMCB CARD SERVICES

PO BOX 15369

WILMINGTON, DE 198505369

(800) 945-2000

Account ID:

eaef796365f4ff104c1120b18deefae03

BANK OF AMERICA 

\$0.00
May 23, 2023 Closed

Overview

You're currently using 0% of your account's limit.

Balance:	Credit limit:
\$0.00	\$1,000.00

Account details

Account Number 5524334404963448

Account Status Charge Off

Open Date Apr 4, 2019

Last Activity May 1, 2023

Type Credit Card

Responsibility Authorized User

Account Paid For Less Than Full
Remarks Balance, Closed Or Paid
Account/zero Balance, Credit Card

Times 30/60/90 Days Late 3/1/0

Month's Reviewed 49

Term Source Type

High Balance \$1,179.00

High Credit \$1,000.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

You've made 92% of reported payments for this account on time.

2023	Jan	Feb	Mar	Apr	May	Jun
30	60	30	✓			

Jul Aug Sep Oct Nov Dec

2022 Jan Feb Mar Apr May Jun

✓ ✓ ✓ ✓ ✓ ✓

Jul Aug Sep Oct Nov Dec

✓ ✓ ✓ 30 ✓ ✓

2021 Jan Feb Mar Apr May Jun

✓ ✓ ✓ ✓ ✓ ✓

Jul Aug Sep Oct Nov Dec

✓ ✓ ✓ ✓ ✓ ✓

2020 Jan Feb Mar Apr May Jun

✓ ✓ ✓ ✓ ✓ ✓

Jul Aug Sep Oct Nov Dec

✓ ✓ ✓ ✓ ✓ ✓

2019 Jan Feb Mar Apr May Jun

✓ ✓ ✓ ✓ N/A N/A

Jul Aug Sep Oct Nov Dec

✓ ✓ ✓ ✓ ✓ ✓

✓ 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

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 799982238
(800) 421-2110

Account ID:
791158c324fd9fbc584a67a9fc8cb75f

BANK OF AMERICA (1)

\$0.00
May 19, 2023 Closed

Overview

You're currently using 0% of your account's limit.

Balance: \$0.00 Credit limit: \$500.00

Account details

Account Number 4264510127796135

Account Status Charge Off

Open Date May 15, 2014

Last Activity Apr 19, 2023

Type Credit Card

Responsibility Authorized User

Account Paid For Less Than Full
Remarks Balance, Closed Or Paid
Account/zero Balance, Credit Card

Times 30/60/90 Days Late 4/1/0

Month's Reviewed 99

Term Source Type

High Balance \$730.00

High Credit \$500.00

Monthly Payment \$0.00

Current Payment Status Late 30 Days

Amount Past Due

Payment history

You've made 95% of reported payments for this account on time.

We're showing the most recent 81 months available.

The credit bureau reviewed 99 months, but some older months aren't provided in detail.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	30	60	30	30								
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	✓	✓	✓	✓
2018	N/A											
2017	N/A											
2016	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	N/A											

✓ 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

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 799982238
[\(800\) 421-2110](#)

Account ID:
a033eff934ca3ecd253d7442b6e8e8f1

WEBBANK/FINGERH
UT

Nov 16, 2018 \$0.00 Nov 16, 2018 \$0.00

Closed Closed

Overview Overview

You're currently using 0% of your account's limit.

Balance: \$0.00 Credit limit: \$1,000.00 Balance: \$0.00 Credit limit: \$1,000.00

Account details Account details

Account Number 6369921050762656 Account Number 636992XXXXXX

Account Status Closed Account Status Closed

Open Date Oct 29, 2015 Open Date Oct 29, 2015

Last Activity Sep 16, 2015 Last Activity Nov 1, 2018

Type Charge Account Type Charge Account

Responsibility Individual Responsibility Individual

Remarks Closed Or Paid Account/zero Balance Remarks

Times 30/60/90 Days Late 0/0/0 Times 30/60/90 Days Late 0/0/0

Month's Reviewed 36 Month's Reviewed 37

Terms Count 0 Terms Count 0

Term Source Type High Balance

High Balance \$0.00 High Credit \$1,000.00

High Credit \$1,000.00 Monthly Payment \$0.00

Monthly Payment \$0.00 Current Payment Status As Agreed

Current Payment Status As Agreed Amount Past Due

Amount Past Due Payment history

Payment history You've made 100% of reported payments for this account on time.

2018 Jan Feb Mar Apr May Jun N/A N/A N/A N/A N/A N/A

Jul Aug Sep Oct Nov Dec N/A N/A N/A N/A N/A N/A

2017 Jan Feb Mar Apr May Jun N/A N/A N/A N/A N/A N/A

Jul Aug Sep Oct Nov Dec N/A N/A N/A N/A N/A N/A

2016 Jan Feb Mar Apr May Jun N/A N/A N/A N/A N/A N/A

Jul Aug Sep Oct Nov Dec N/A N/A N/A N/A N/A N/A

2015 Jan Feb Mar Apr May Jun N/A N/A N/A N/A N/A N/A

Jul Aug Sep Oct Nov Dec N/A N/A N/A N/A N/A N/A

2018 Jan Feb Mar Apr May Jun ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

Jul Aug Sep Oct Nov Dec ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

2017 Jan Feb Mar Apr May Jun ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

Jul Aug Sep Oct Nov Dec ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

2016 Jan Feb Mar Apr May Jun ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

Jul Aug Sep Oct Nov Dec ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

2015 Jan Feb Mar Apr May Jun ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

Jul Aug Sep Oct Nov Dec ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

✓ Paid on time

30 30 days past due ✓ Paid on time

60 60 days past due 30 30 days past due

90 90 days past due 60 60 days past due

120 120 days past due 90 90 days past due

150 150 days past due 120 120 days past due

BR Bankruptcy 150 150 days past due

RF Repossession or foreclosure BR Bankruptcy

CC Collection or charge off RF Repossession or foreclosure

VS Voluntary surrender CC Collection or charge off

N/A No data available VS Voluntary surrender

N/A No data available

Creditor information

FINGERHUT/WEBBANK

6250 RIDGEWOOD RO

ST. CLOUD, MN 56303

(866) 734-0342

Creditor information

WEBBANK/FINGERHUT

6250 RIDGEWOOD RD

SAINT CLOUD, MN 56303

(866) 734-0342

Account ID:

4c5a38a708a28d67df0c2b1954e66082

Account ID:

54ab36af8efb02a42cceda9516172ebf

SYNCB/TOYSRUS	Sep 9, 2018	\$0.00 Closed	May 8, 2018	\$0.00 Closed
	Overview		Overview	
	You're currently using 0% of your account's limit.		You're currently using 0% of your account's limit.	
	Balance: \$0.00	Credit limit: \$500.00	Balance: \$0.00	Credit limit: \$500.00
	Account details		Account details	
	Account Number 6045861015454720	Account Number 604586XXXXXX	Account Number 604586XXXXXX	Account Number 604586XXXXXX
	Account Status Closed	Account Status Closed	Account Status Closed	Account Status Closed
	Open Date Nov 5, 2017	Open Date Nov 5, 2017	Open Date Nov 5, 2017	Open Date Nov 5, 2017

Last Activity	Mar 1, 2018	Last Activity	May 1, 2018										
Type	Charge Account	Type	Charge Account										
Responsibility	Individual	Responsibility	Individual										
Remarks	Closed Or Paid Account/zero Balance	Remarks	Account Closed At Credit Grantor's Request										
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0										
Month's Reviewed	10	Month's Reviewed	7										
Terms Count	0	Terms Count	0										
Term Source Type		Term Source Type											
High Balance	\$458.00	High Balance	\$458.00										
High Credit	\$500.00	High Credit	\$500.00										
Monthly Payment	\$0.00	Monthly Payment	\$0.00										
Current Payment Status	As Agreed	Current Payment Status	As Agreed										
Amount Past Due		Amount Past Due											
Payment history		Payment history											
2018	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	You've made 100% of reported payments for this account on time.						
	Jul N/A	Aug N/A	Sep	Oct	Nov	Dec	2018	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun
2017	Jan	Feb	Mar	Apr	May	Jun		Jul	Aug	Sep	Oct	Nov	Dec
	Jul	Aug	Sep	Oct	Nov N/A	Dec N/A	2017	Jan	Feb	Mar	Apr	May	Jun
	✓	Paid on time					Jul	Aug	Sep	Oct	Nov ✓	Dec ✓	
	30	30 days past due											
	60	60 days past due					✓	Paid on time					
	90	90 days past due					30	30 days past due					
	120	120 days past due					60	60 days past due					
	150	150 days past due					90	90 days past due					
	BR	Bankruptcy					120	120 days past due					
	RF	Repossession or foreclosure					150	150 days past due					
	CC	Collection or charge off					BR	Bankruptcy					
	VS	Voluntary surrender					RF	Repossession or foreclosure					
	N/A	No data available					CC	Collection or charge off					
							VS	Voluntary surrender					
							N/A	No data available					

Creditor information

SYNCB/TOYSRUS
PO BOX 71746
PHILADELPHIA, PA 191761746
[\(866\) 396-8254](#)

Creditor information
SYNCB/TOYSRUS
PO BOX 71746
PHILADELPHIA, PA 19176
[\(855\) 389-2365](#)

Account ID:
47a7097c4695b139e6d176ed02ea9940

Account ID:
660508ddaccb313be3b57bb1fcc5a943

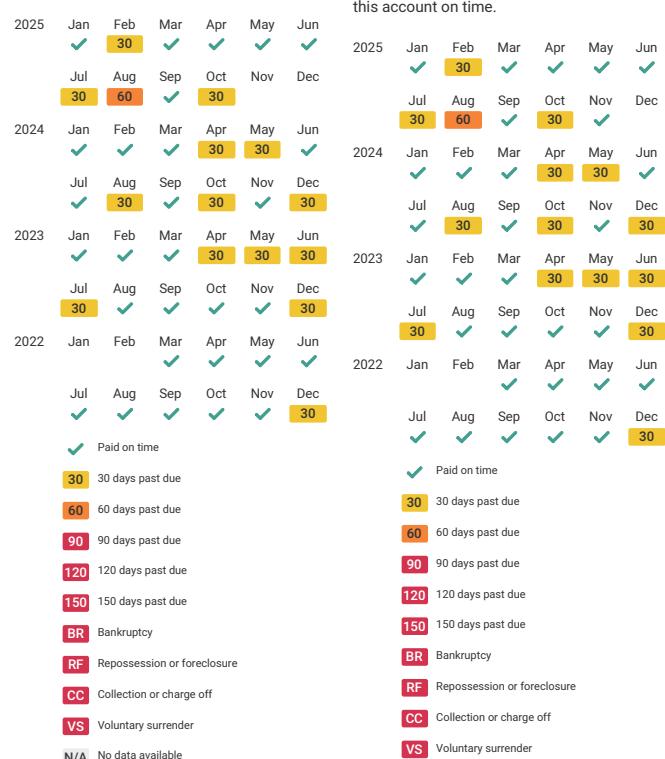
Auto loans

Total count	0	3	3
TOYOTA FINANCIAL SER	⊖	Nov 28, 2025	\$19,258.00
		● Past due	Nov 28, 2025
		Overview	Overview
		You have 49% left to pay on this loan.	You have 49% left to pay on this loan.
			
		Balance: \$19,258.00	Highest balance: \$39,312.00
		Balance: \$19,258.00	Highest balance: \$39,312.00
		Account details	Account details
		Account Number	70400269249420001
		Account Status	Open
		Open Date	Mar 31, 2022
		Last Activity	Nov 1, 2025
		Type	Automobile

Responsibility	Joint Contractual Liability	Responsibility	Joint Contractual Liability
Remarks	Auto	Remarks	Current Account/was Delinquent 60 Days Past Due Date
Times 30/60/90 Days Late	14/1/0	Times 30/60/90 Days Late	14/1/0
Month's Reviewed	44	Month's Reviewed	45
Terms Count	74	Terms Count	74
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$39,312.00	High Balance	\$39,312.00
High Credit	\$39,312.00	High Credit	\$39,312.00
Monthly Payment	\$626.00	Monthly Payment	\$626.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

Payment history

You've made 66% of reported payments for this account on time.



Creditor information

TOYOTA FINANCIAL SER
CREDIT DISPUTE RESEARCH TEAM
CEDAR RAPIDS, IA 524090004
[\(800\) 874-8822](tel:(800)874-8822)

Creditor information
TOYOTA MOTOR CREDIT
PO BOX 9786
CEDAR RAPIDS, IA 52409

Account ID:
bfd91399c74120782d5837f1f9ad3822

Account ID:
47dec5e7edda420bcbaeeb9dc7c2659

TOYOTA FINANCIAL SER	Aug 31, 2023	\$0.00 Closed	Aug 25, 2023	\$0.00 Closed
Overview		Overview		
You have 0% left to pay on this loan.		You have 0% left to pay on this loan.		
Balance: \$0.00	Highest balance: \$19,788.00	Balance: \$0.00	Highest balance: \$19,788.00	
Account details		Account details		
Account Number	70400268643350001	Account Number	704002XXXXXXXXXXXX	
Account Status	Closed	Account Status	Closed	
Open Date	Oct 25, 2020	Open Date	Oct 25, 2020	
Last Activity	Apr 1, 2023	Last Activity	Aug 1, 2023	
Type	Automobile	Type	Automobile	

Responsibility	Joint Contractual Liability						Responsibility	Joint Contractual Liability											
Remarks	Closed Or Paid Account/zero Balance						Remarks												
Times 30/60/90 Days Late	0/0/0						Times 30/60/90 Days Late	0/0/0											
Month's Reviewed	34						Month's Reviewed	35											
Terms Count	72						Terms Count	72											
Term Source Type	Provided						Term Source Type	Provided											
High Balance	\$19,788.00						High Balance	\$19,788.00											
High Credit	\$19,788.00						High Credit	\$19,788.00											
Monthly Payment	\$0.00						Monthly Payment	\$0.00											
Current Payment Status	As Agreed						Current Payment Status	As Agreed											
Amount Past Due							Amount Past Due												
Payment history													Payment history						
You've made 100% of reported payments for this account on time.													You've made 100% of reported payments for this account on time.						
2023	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun						
	✓	✓	✓	✓	✓	N/A		✓	✓	✓	✓	✓	N/A						
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec						
	N/A							N/A	✓										
2022	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun						
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓						
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec						
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓						
2021	Jan	Feb	Mar	Apr	May	Jun	2021	Jan	Feb	Mar	Apr	May	Jun						
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓						
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec						
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓						
2020	Jan	Feb	Mar	Apr	May	Jun	2020	Jan	Feb	Mar	Apr	May	Jun						
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec						
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓						
✓ Paid on time													✓ Paid on time						
30 30 days past due													30 30 days past due						
60 60 days past due													60 60 days past due						
90 90 days past due													90 90 days past due						
120 120 days past due													120 120 days past due						
150 150 days past due													150 150 days past due						
BR Bankruptcy													BR Bankruptcy						
RF Repossession or foreclosure													RF Repossession or foreclosure						
CC Collection or charge off													CC Collection or charge off						
VS Voluntary surrender													VS Voluntary surrender						
N/A No data available													N/A No data available						

Creditor information		Creditor information	
TOYOTA FINANCIAL SER		TOYOTA MOTOR CREDIT	
CREDIT DISPUTE RESEARCH TEAM		PO BOX 9786	
CEDAR RAPIDS, IA 524090004		CEDAR RAPIDS, IA 52409	
(800) 874-8822			
Account ID:		Account ID:	
7e7a8720c603009362725154b872c6		b668b147b005ffe17e4eb0b7882a30df	

LENDMARK FINANCIAL SER	Aug 31, 2020	\$0.00 Closed	Jun 22, 2020	\$0.00 Closed	
Overview		Overview			
You have 0% left to pay on this loan.		You have 0% left to pay on this loan.			
Balance: \$0.00	Highest balance: \$11,515.00		Balance: \$0.00	Highest balance: \$11,515.00	
Account details	Account details				
Account Number	32001142300		Account Number	320011XXXX	
Account Status	Closed		Account Status	Closed	
Open Date	Apr 3, 2020		Open Date	Apr 3, 2020	
Last Activity	Jun 1, 2020		Last Activity	Jun 1, 2020	
Type	Automobile		Type	Automobile	

Responsibility	Joint Contractual Liability	Responsibility	Joint Contractual Liability												
Remarks	Closed Or Paid Account/zero Balance	Remarks													
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0												
Month's Reviewed	4	Month's Reviewed	3												
Terms Count	60	Terms Count	60												
Term Source Type	Provided	Term Source Type	Provided												
High Balance	\$11,515.00	High Balance	\$11,515.00												
High Credit	\$11,515.00	High Credit	\$11,515.00												
Monthly Payment	\$0.00	Monthly Payment	\$0.00												
Current Payment Status	As Agreed	Current Payment Status	As Agreed												
Amount Past Due		Amount Past Due													
Payment history															
You've made 100% of reported payments for this account on time.															
2020	Jan	Feb	Mar	Apr	May	Jun	2020	Jan	Feb	Mar	Apr	May	Jun		
				✓	✓	✓						✓	✓	✓	
Jul	Aug	Sep	Oct	Nov	Dec	N/A	Jul	Aug	Sep	Oct	Nov	Dec			
N/A				N/A				N/A				N/A			
✓ Paid on time				✓ Paid on time				✓ Paid on time				✓ Paid on time			
30 30 days past due				30 30 days past due				30 30 days past due				30 30 days past due			
60 60 days past due				60 60 days past due				60 60 days past due				60 60 days past due			
90 90 days past due				90 90 days past due				90 90 days past due				90 90 days past due			
120 120 days past due				120 120 days past due				120 120 days past due				120 120 days past due			
150 150 days past due				150 150 days past due				150 150 days past due				150 150 days past due			
BR Bankruptcy				BR Bankruptcy				BR Bankruptcy				BR Bankruptcy			
RF Repossession or foreclosure				RF Repossession or foreclosure				RF Repossession or foreclosure				RF Repossession or foreclosure			
CC Collection or charge off				CC Collection or charge off				CC Collection or charge off				CC Collection or charge off			
VS Voluntary surrender				VS Voluntary surrender				VS Voluntary surrender				VS Voluntary surrender			
N/A No data available				N/A No data available				N/A No data available				N/A No data available			

Creditor information		Creditor information	
LENDMARK FINANCIAL S		LENDMARK FINANCIAL SER	
2118 USHER STREET		2118 USHER ST NW	
COVINGTON, GA 30014		COVINGTON, GA 30014	
(866) 413-8340		(866) 413-8340	

Account ID:
2abaa128429f0f817e53cf4a915c984e
acc05d2c8384ffe568b220a6f29c26a2

Other

Total count	0	5	10	
KLARNA INC	⊖		Feb 1, 2026	\$544.00

● In good standing

Overview	
You have 101% left to pay on this loan.	
Balance:	Highest balance:
\$544.00	\$536.00
Account details	
Account Number	HT7CWZXXXXXXXXXXXXXX
Account Status	Open
Open Date	Jan 17, 2026
Last Activity	Feb 1, 2026
Type	Installment Sales Contract
Responsibility	Individual
Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	1

Terms Count 6

Term Source Type Calculated

High Balance \$536.00

High Credit \$536.00

Monthly Payment \$89.00

Current Payment Status As Agreed

Amount Past Due

Payment history

You've made 100% of reported payments for this account on time.

2026 Jan Feb Mar Apr May Jun
✓
Jul Aug Sep Oct Nov Dec

- ✓ 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
- BR Bankruptcy
- RF Repossession or foreclosure
- CC Collection or charge off
- VS Voluntary surrender
- N/A No data available

Creditor information

KLARNA INC
629 N HIGH ST FL 300
COLUMBUS, OH 43215
[\(844\) 552-7621](#)

Account ID:
f70ae3fce8d55e62e5d8f5c505510979

KLARNA INC (1) \$171.00
Feb 1, 2026 In good standing

Overview

You have 101% left to pay on this loan.

Balance: \$171.00 Highest balance: \$169.00

Account details

Account Number KNZ3FDXXXXXXXXXXXXXX

Account Status Open

Open Date Jan 22, 2026

Last Activity Feb 1, 2026

Type Installment Sales Contract

Responsibility Individual

Remarks This Is An Account In Good Standing

Times 30/60/90 Days Late 0/0/0

Month's Reviewed 1

Terms Count 3

Term Source Type Calculated

High Balance \$169.00

High Credit \$169.00

Monthly Payment \$56.00

Current Payment Status As Agreed

Amount Past Due

Payment history

You've made 100% of reported payments for this account on time.

2026 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

✓ 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

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

KLARNA INC
629 N HIGH ST FL 300
COLUMBUS, OH 43215
[\(844\) 552-7621](#)

Account ID:
5dfcab1088f314258adf9446aa3b9e8b

KLARNA INC



\$97.00
Feb 1, 2026 ● In good standing

Overview

You have 100% left to pay on this loan.

Balance: \$97.00 Highest balance: \$97.00

Account details

Account ZFQ4TSXXXXXXXXXXXXXX Number

Account Status Open

Open Date Jan 21, 2026

Last Activity Feb 1, 2026

Type Installment Sales Contract

Responsibility Individual

Remarks This Is An Account In Good Standing

Times 30/60/90 Days Late 0/0/0

Month's Reviewed 1

Terms Count 6

Term Source Type Calculated

High Balance \$97.00

High Credit \$97.00

Monthly Payment \$16.00

Current Payment Status As Agreed

Amount Past Due

Payment history

You've made 100% of reported payments for this account on time.

2026 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

✓ 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
BR	Bankruptcy
RF	Repossession or foreclosure
CC	Collection or charge off
VS	Voluntary surrender
N/A	No data available

Creditor information

KLARNA INC
629 N HIGH ST FL 300
COLUMBUS, OH 43215
[\(844\) 552-7621](#)

Account ID:
61849eb28304f132244c006dabfea7df

LENDMARK FINANCIAL SER	⊖	Dec 31, 2025	\$8,489.00	Dec 31, 2025	\$8,489.00
			● In good standing		● In good standing
Overview		Overview		Overview	
You have 98% left to pay on this loan.		You have 98% left to pay on this loan.		You have 98% left to pay on this loan.	
Balance: \$8,489.00	Highest balance: \$8,696.00	Balance: \$8,489.00	Highest balance: \$8,696.00	Balance: \$8,489.00	Highest balance: \$8,696.00
Account details		Account details		Account details	
Account Number	57101211801	Account Number	571012XXXXX	Account Number	571012XXXXX
Account Status	Open	Account Status	Open	Account Status	Open
Open Date	Sep 15, 2025	Open Date	Sep 15, 2025	Open Date	Sep 15, 2025
Last Activity	Dec 1, 2025	Last Activity	Dec 1, 2025	Last Activity	Dec 1, 2025
Type	Unsecured	Type	Unsecured	Type	Unsecured
Responsibility	Individual	Responsibility	Individual	Responsibility	Individual
Remarks	Unsecured	Remarks	This Is An Account In Good Standing	Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	3	Month's Reviewed	4	Month's Reviewed	4
Terms Count	60	Terms Count	60	Terms Count	60
Term Source Type	Provided	Term Source Type	Provided	Term Source Type	Provided
High Balance	\$8,696.00	High Balance	\$8,696.00	High Balance	\$8,696.00
High Credit	\$8,696.00	High Credit	\$8,696.00	High Credit	\$8,696.00
Monthly Payment	\$300.00	Monthly Payment	\$300.00	Monthly Payment	\$300.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due		Amount Past Due	
Payment history		Payment history		Payment history	
You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.	
2025 Jan Feb Mar Apr May Jun		2025 Jan Feb Mar Apr May Jun		2025 Jan Feb Mar Apr May Jun	
Jul Aug Sep Oct Nov Dec		Jul Aug Sep Oct Nov Dec		Jul Aug Sep Oct Nov Dec	
✓ Paid on time		✓ Paid on time		✓ Paid on time	
30 30 days past due		30 30 days past due		30 30 days past due	
60 60 days past due		60 60 days past due		60 60 days past due	
90 90 days past due		90 90 days past due		90 90 days past due	
120 120 days past due		120 120 days past due		120 120 days past due	
150 150 days past due		150 150 days past due		150 150 days past due	
BR Bankruptcy		BR Bankruptcy		BR Bankruptcy	
RF Repossession or foreclosure		RF Repossession or foreclosure		RF Repossession or foreclosure	
CC Collection or charge off		CC Collection or charge off		CC Collection or charge off	
VS Voluntary surrender		VS Voluntary surrender		VS Voluntary surrender	
N/A No data available		N/A No data available		N/A No data available	

Creditor information

LENDMARK FINANCIAL S
2118 USHER STREET
COVINGTON, GA 30014
[\(866\) 413-8340](#)

Creditor information

LENDMARK FINANCIAL SER
2118 USHER ST NW
COVINGTON, GA 30014
[\(866\) 413-8340](#)

Account ID:
414018aa74f3181a4972c887b3d802cb

Account ID:
46e4c782d9507e0266760f4625b92205

LENDMARK
FINANCIAL SER



Nov 30, 2025 **\$0.00**
Closed

Sep 15, 2025 **\$0.00**
Closed

Overview

You have 0% left to pay on this loan.

Overview

You have 0% left to pay on this loan.

Balance: \$0.00	Highest balance: \$7,061.00	Balance: \$0.00	Highest balance: \$7,061.00
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Account details

Account Number	57101030603	Account Number	571010XXXXX
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Account Status	Refinanced	Account Status	Refinanced
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Open Date	Sep 15, 2023	Open Date	Sep 15, 2023
-----------	--------------	-----------	--------------

Last Activity	Sep 1, 2025	Last Activity	Sep 1, 2025
---------------	-------------	---------------	-------------

Type	Unsecured	Type	Unsecured
------	-----------	------	-----------

Responsibility	Individual	Responsibility	Individual
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Remarks	Closed Or Paid Account/zero Balance	Account Renewed Or Refinanced, Remarks	Account Closed Due To Transfer Or Refinance
---------	-------------------------------------	--	---

Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
--------------------------	-------	--------------------------	-------

Month's Reviewed	26	Month's Reviewed	25
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Terms Count	60	Terms Count	60
-------------	----	-------------	----

Term Source Type	Provided	Term Source Type	Provided
------------------	----------	------------------	----------

High Balance	\$7,061.00	High Balance	\$7,061.00
--------------	------------	--------------	------------

High Credit	\$7,061.00	High Credit	\$7,061.00
-------------	------------	-------------	------------

Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due		Amount Past Due	
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Payment history

You've made 100% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

	✓	✓	✓	✓	✓	✓
--	---	---	---	---	---	---

	Jul	Aug	Sep	Oct	Nov	Dec
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	✓	✓	✓	N/A		
--	---	---	---	-----	--	--

2024	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

	✓	✓	✓	✓	✓	✓
--	---	---	---	---	---	---

	Jul	Aug	Sep	Oct	Nov	Dec
--	-----	-----	-----	-----	-----	-----

	✓	✓	✓	✓	✓	✓
--	---	---	---	---	---	---

2023	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

	✓	✓	✓	✓	✓	✓
--	---	---	---	---	---	---

	Jul	Aug	Sep	Oct	Nov	Dec
--	-----	-----	-----	-----	-----	-----

	✓	✓	✓	✓	✓	✓
--	---	---	---	---	---	---

✓ 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

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

2025	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

	✓	✓	✓	✓	✓	✓
--	---	---	---	---	---	---

	Jul	Aug	Sep	Oct	Nov	Dec
--	-----	-----	-----	-----	-----	-----

	✓	✓	✓	N/A		
--	---	---	---	-----	--	--

2024	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

	✓	✓	✓	✓	✓	✓
--	---	---	---	---	---	---

	Jul	Aug	Sep	Oct	Nov	Dec
--	-----	-----	-----	-----	-----	-----

	✓	✓	✓	✓	✓	✓
--	---	---	---	---	---	---

2023	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

	✓	✓	✓	✓	✓	✓
--	---	---	---	---	---	---

	Jul	Aug	Sep	Oct	Nov	Dec
--	-----	-----	-----	-----	-----	-----

	✓	✓	✓	✓	✓	✓
--	---	---	---	---	---	---

✓ 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

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

LENDMARK FINANCIAL S

Creditor information

2118 USHER STREET
COVINGTON, GA 30014
[\(866\) 413-8340](#)

LENDMARK FINANCIAL SER
2118 USHER ST NW
COVINGTON, GA 30014
[\(866\) 413-8340](#)

Account ID:
a0b898a104d3cfefcaa9c61a90eb2da8

Account ID:
44e6d77960448343852718ba074a9972

AFFIRM INC



Nov 17, 2025

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$119.00

Account details

Account Number BKVUZRX
Account Status Closed
Open Date Oct 6, 2025
Last Activity Nov 1, 2025
Type Unsecured
Responsibility Individual
Remarks
Times 30/60/90 Days Late 0/0/0
Month's Reviewed 2
Terms Count 2
Term Source Type Provided
High Balance \$119.00
High Credit \$119.00
Monthly Payment \$0.00
Current Payment Status As Agreed
Amount Past Due

Payment history

You've made 100% of reported payments for this account on time.

2025 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

✓ 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

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

AFFIRM INC
650 CALIFORNIA ST FL 12
SAN FRANCISCO, CA 94108
[\(855\) 423-3729](#)

Account ID:
679480ff8d9cdcf7f769f2e2a6715df9

AFFIRM INC



Aug 9, 2025

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: **\$0.00** Highest balance: **\$82.00**

Account details

Account Number	VGMEHXXX
Account Status	Closed
Open Date	Jul 28, 2025
Last Activity	Aug 1, 2025
Type	Unsecured
Responsibility	Individual
Remarks	
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	2
Terms Count	2
Term Source Type	Provided
High Balance	\$82.00
High Credit	\$82.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

You've made 100% of reported payments for this account on time.

2025 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

✓ 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

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

AFFIRM INC
650 CALIFORNIA ST FL 12
SAN FRANCISCO, CA 94108
[\(855\) 423-3729](#)

Account ID:
d3464acabb5b6efb971cf1b69ca1ab86

WELK RESORT
GROUP



\$0.00 **\$0.00**
Dec 31, 2023 Closed Dec 31, 2023 Closed

Overview

You have 0% left to pay on this loan.

Overview

You have 0% left to pay on this loan.

Balance: **\$0.00** Highest balance: **\$47,036.00** Balance: **\$0.00** Highest balance: **\$47,036.00**

Account details

Account Number	P312857	Account Number	P31285X
Account Status	Closed	Account Status	Closed
Open Date	Jan 16, 2022	Open Date	Jan 16, 2022

Last Activity	Nov 30, 2023	Last Activity	Dec 1, 2023																	
Type	Time Shared Loan	Type	Time Shared Loan																	
Responsibility	Joint Contractual Liability	Responsibility	Joint Contractual Liability																	
Remarks	Involuntary Repossession	Remarks	Merchandise Was Taken Back By Grantor/there May Be A Balance Due																	
Times 30/60/90 Days Late	1/1/4																			
Month's Reviewed	21	Times 30/60/90 Days Late	1/1/4																	
Terms Count	120	Month's Reviewed	20																	
Term Source Type	Provided	Terms Count	120																	
High Balance	\$47,036.00	Term Source Type	Provided																	
High Credit	\$47,036.00	High Balance	\$47,036.00																	
Monthly Payment	\$810.00	High Credit	\$47,036.00																	
Current Payment Status	Repossession/Foreclosure	Monthly Payment	\$0.00																	
Amount Past Due		Current Payment Status	Repossession/Foreclosure																	
Payment history		Amount Past Due																		
You've made 71% of reported payments for this account on time.		Payment history																		
2023	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec								
	✓	✓	✓	✓	✓	30	60	90	120	120	120									
2022	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec								
N/A	N/A	N/A	N/A	N/A	✓	✓	60	90	120	120	120	RF								
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓								
	Paid on time																			
	30 days past due																			
	60 days past due																			
	90 days past due																			
	120 days past due																			
	150 days past due																			
	BR Bankruptcy																			
	RF Repossession or foreclosure																			
	CC Collection or charge off																			
	VS Voluntary surrender																			
	N/A No data available																			
Creditor information																				
WELK RESORT GROUP 8860 LAWRENCE WELK DR ESCONDIDO, CA 920266403 (760) 481-7719							Creditor information WHV RESORT GROUP 8860 LAWRENCE WELK DR ESCONDIDO, CA 92026 (760) 749-3182													
Account ID: e125c1ffc65abefdd9a1357d10ae5b4d																				
Account ID: 323bd559497df2377959cea564cbfd																				

LENDMARK FINANCIAL SER	⊖	Nov 30, 2023	\$0.00 Closed	Sep 15, 2023	\$0.00 Closed
Overview			Overview		
You have 0% left to pay on this loan.			You have 0% left to pay on this loan.		
Balance:	\$0.00	Highest balance:	\$6,948.00	Balance:	\$0.00
Account details		Account details		Account details	
Account Number	57101019605	Account Number	571010XXXXXX	Account Number	571010XXXXXX
Account Status	Closed	Account Status	Closed	Account Status	Closed
Open Date	Jun 16, 2023	Open Date	Jun 16, 2023	Open Date	Jun 16, 2023
Last Activity	Sep 1, 2023	Last Activity	Sep 1, 2023	Last Activity	Sep 1, 2023
Type	Unsecured	Type	Unsecured	Type	Unsecured
Responsibility	Individual	Responsibility	Individual	Responsibility	Individual
Remarks					

Remarks	Closed Or Paid Account/zero Balance	Times 30/60/90 Days Late	0/0/0
Times 30/60/90 Days Late	0/0/0	Month's Reviewed	4
Month's Reviewed	5	Terms Count	60
Terms Count	60	Term Source Type	Provided
Term Source Type	Provided	High Balance	\$6,948.00
High Balance	\$6,948.00	High Credit	\$6,948.00
High Credit	\$6,948.00	Monthly Payment	\$0.00
Monthly Payment	\$0.00	Current Payment Status	As Agreed
Current Payment Status	As Agreed	Amount Past Due	
Amount Past Due		Payment history	
Payment history		You've made 100% of reported payments for this account on time.	
You've made 100% of reported payments for this account on time.		2023 Jan Feb Mar Apr May Jun	✓
		Jul Aug Sep Oct Nov Dec	
Jul	✓	Paid on time	
✓	✓	30	30 days past due
✓	✓	60	60 days past due
30	30 days past due	90	90 days past due
60	60 days past due	120	120 days past due
90	90 days past due	150	150 days past due
120	120 days past due	BR	Bankruptcy
150	150 days past due	RF	Repossession or foreclosure
BR	Bankruptcy	CC	Collection or charge off
RF	Repossession or foreclosure	VS	Voluntary surrender
CC	Collection or charge off	N/A	No data available
VS	Voluntary surrender		
N/A	No data available		

Creditor information

LENDMARK FINANCIAL SER
2118 USHER ST NW
COVINGTON, GA 30014
[\(866\) 413-8340](tel:(866)413-8340)

Account ID:
96c597156a45ba7bcb586ef822bc3873

Account ID:
00ea8cb228016910550817865d25fd67

LENDMARK FINANCIAL SER	Aug 31, 2023	\$0.00	Jun 16, 2023	\$0.00
	Closed	Closed		
Overview		Overview		
You have 0% left to pay on this loan.		You have 0% left to pay on this loan.		
Balance: \$0.00	Highest balance: \$5,327.00	Balance: \$0.00	Highest balance: \$5,327.00	
Account details		Account details		
Account Number	57100010705	Account Number	571000XXXX	
Account Status	Closed	Account Status	Closed	
Open Date	Aug 10, 2022	Open Date	Aug 10, 2022	
Last Activity	Jun 1, 2023	Last Activity	Jun 1, 2023	
Type	Unsecured	Type	Unsecured	
Responsibility	Individual	Responsibility	Individual	
Remarks	Closed Or Paid Account/zero Balance	Remarks		
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0	
Month's Reviewed	12	Month's Reviewed	11	
Terms Count	48	Terms Count	48	
Term Source Type	Provided	Term Source Type	Provided	
High Balance	\$5,327.00	High Balance	\$5,327.00	
High Credit	\$5,327.00	High Credit	\$5,327.00	

Monthly Payment	\$0.00	Monthly Payment	\$0.00										
Current Payment Status	As Agreed	Current Payment Status	As Agreed										
Amount Past Due			Amount Past Due										
Payment history			Payment history										
You've made 100% of reported payments for this account on time.			You've made 100% of reported payments for this account on time.										
2023	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
N/A													
2022	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	30	30 days past due		30	30 days past due			30	30 days past due				
	60	60 days past due		60	60 days past due			60	60 days past due				
	90	90 days past due		90	90 days past due			90	90 days past due				
	120	120 days past due		120	120 days past due			120	120 days past due				
	150	150 days past due		150	150 days past due			150	150 days past due				
	BR	Bankruptcy		BR	Bankruptcy			BR	Bankruptcy				
	RF	Repossession or foreclosure		RF	Repossession or foreclosure			RF	Repossession or foreclosure				
	CC	Collection or charge off		CC	Collection or charge off			CC	Collection or charge off				
	VS	Voluntary surrender		VS	Voluntary surrender			VS	Voluntary surrender				
	N/A	No data available		N/A	No data available			N/A	No data available				

Creditor information	Creditor information
LENDMARK FINANCIAL S 2118 USHER STREET COVINGTON, GA 30014 (866) 413-8340	LENDMARK FINANCIAL SER 2118 USHER ST NW COVINGTON, GA 30014 (866) 413-8340

Account ID: 76c2f79b9fd60fad0611d895f00f5630 Account ID: 05dc4419c7008056336527234b4f51e8

Hard inquiries

Hard inquiries usually get added to your credit report when you apply for a new credit account. These inquiries often result in a small dip in your credit score. Take a look at the latest inquiries on your report to see if any changes have occurred.

Bureau	TransUnion	EQUIFAX	experian
Total count	Not available	1	1
Hide Details	⊖	CITIBANK NA., BEST BUY Dec 9, 2025 Banking	CITIBANK NA., BEST BUY Dec 9, 2025 Banking

LENDMARK FINANCIAL S	
Sep 15, 2025	
	Finance
Creditor information	
LENDMARK FINANCIAL S 2118 USHER ST NW COVINGTON, GA 30014	

Collections

It's important that you try your best not to fall behind on payments so your account doesn't get passed on to a collections agency. This usually drops your credit score significantly.

Bureau	TransUnion	EQUIFAX	experian
Total count	Not available	4	4
Hide Details	(	Feb 13, 2026	\$5,760.00
		MIDLAND CREDIT MANAG	MIDLAND CREDIT MANAGEM
		Account details	Account details
		Account Number	332138543
		Date Opened	Feb 28, 2025
		Last Activity	Jan 13, 2026
		Original Creditor	CAPITAL ONE N A
		Monthly Payment	\$0.00
		Term Source Type	Provided
		Current Rating	Collection/Charge-off
		Status	Current Rating
		Type	Collection/Charge-off
		High Balance	Open
		Unpaid Balance	High Balance
		Highest Adverse Rating	\$5,810.00
		Most Recent Adverse Rating	Unpaid Balance
		Comments	Highest Adverse Rating
		Collection Account	Collection/Charge-off
		Account details	Collection/Charge-off
		You've Made 100% Of Reported Payments For This Account On Time.	Comments
			Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department
		2026 Jan CC	Account details
		Feb Mar Apr May Jun	You've Made 100% Of Reported Payments For This Account On Time.
		Jul Aug Sep Oct Nov Dec	
		2025 Jan N/A	2026 Jan CC
		Feb N/A	Feb CC
		Mar N/A	Mar
		Apr N/A	Apr
		May N/A	May
		Jun N/A	Jun
		Jul N/A	Jul
		Aug N/A	Aug
		Sep CC	Sep
		Oct CC	Oct
		Nov CC	Nov
		Dec CC	Dec
		Paid on time	
		30 days past due	
		60 days past due	
		90 days past due	
		120 days past due	
		150 days past due	
		BR Bankruptcy	
		RF Repossession or foreclosure	
		CC Collection or charge off	
		VS Voluntary surrender	
		N/A No data available	
		Collection agency	Collection agency
		MIDLAND CREDIT MANAG	MIDLAND CREDIT MANAGEM
		320 E BIG BEAVER RD STE 300	320 E BIG BEAVER RD STE
		TROY, MI 480831271	TROY, MI 48083
		(877) 822-0381	(877) 822-0381
		Account ID: 426647-65-2069027-4-55bf02016-2	

Hide Details ⊕	Feb 16, 2026	\$2,761.00 PORTFOLIO RECOVERY A	Feb 16, 2026	\$2,761.00 PORTFOLIO RECOV ASSOC
Account details			Account details	
Account Number	CITIB-35321195307505	Account Number	603532XXXXXXXXXX	
Date Opened	Feb 16, 2024	Date Opened	Feb 16, 2024	
Last Activity	Jan 16, 2026	Last Activity	Feb 1, 2024	

Original Creditor		CITIBANK N A	Original Creditor		CITIBANK N.A.			
Monthly Payment		\$0.00	Monthly Payment		\$0.00			
Term Source Type			Term Source Type		Provided			
Current Rating		Collection/Charge-off	Current Rating		Collection/Charge-off			
Status		Open	Status		Closed			
Type		Individual	Type		Individual			
High Balance		\$2,505.00	High Balance		\$2,505.00			
Unpaid Balance		\$2,761.00	Unpaid Balance		\$2,761.00			
Highest Adverse Rating			Highest Adverse Rating					
Most Recent Adverse Rating			No Data Available	Most Recent Adverse Rating				
Comments			Collection Account	Account Seriously Past Due Date/account Assigned To				
Account details				Comments	Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department			
You've Made 100% Of Reported Payments For This Account On Time.								
2026	Jan CC	Feb	Mar	Apr	May	Jun	Account details	
	Jul CC	Aug	Sep	Oct	Nov	Dec	You've Made 100% Of Reported Payments For This Account On Time.	
2025	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	Account details	
	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC	You've Made 100% Of Reported Payments For This Account On Time.	
2024	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May CC	Jun CC	Account details	
	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC	You've Made 100% Of Reported Payments For This Account On Time.	
✓ 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 BR Bankruptcy RF Repossession or foreclosure CC Collection or charge off VS Voluntary surrender N/A No data available						Account details		
✓ 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 BR Bankruptcy RF Repossession or foreclosure CC Collection or charge off							Account details	

Collection agency	VS voluntary surrender
PORTFOLIO RECOVERY A	N/A No data available
RIVERSIDE COMMERCE CENTER	
NORFOLK, VA 235024962	
(800) 772-1413	Collection agency
	PORTFOLIO RECOV ASSOC
	120 CORPORATE DRIVE
	NORFOLK, VA 23513
Account ID:	(757) 510-9300

<input type="checkbox"/> Hide Details		\$1,345.00 PORTFOLIO RECOVERY A	\$1,345.00 PORTFOLIO RECOV ASSOC
Account details		Account details	
Account Number	CITIB-35321208543849	Account Number	603532XXXXXXXXXX
Date Opened	Feb 16, 2024	Date Opened	Feb 16, 2024
Last Activity	Dec 31, 2025	Last Activity	Feb 1, 2024
Original Creditor	CITIBANK N A	Original Creditor	CITIBANK N.A.
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Term Source Type		Term Source Type	
Current Rating	Collection/Charge-off	Current Rating	Collection/Charge-off
Status	Open	Status	Closed
Type		Type	

High Balance \$1,345.00 High Balance \$1,345.00

Unpaid Balance \$1,345.00 Unpaid Balance \$1,345.00

Highest Adverse Rating Collection/Charge-off Highest Adverse Rating Collection/Charge-off

Most Recent Adverse Rating No Data Available Most Recent Adverse Rating Collection/Charge-off

Comments Collection Account Account Seriously Past Due Date/account Assigned To

Account details Comments Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department

You've Made 100% Of Reported Payments For This Account On Time.

Account details

You've Made 100% Of Reported Payments For This Account On Time.

2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC

✓ Paid on time	2025	Jan	Feb	Mar	Apr	May	Jun
30 30 days past due		CC	CC	CC	CC	CC	CC
60 60 days past due		CC	CC	CC	CC	CC	CC
90 90 days past due	2024	Jan	Feb	Mar	Apr	May	Jun
120 120 days past due		CC	CC	CC	CC	CC	CC
150 150 days past due		CC	CC	CC	CC	CC	CC
BR Bankruptcy		CC	CC	CC	CC	CC	CC
RF Repossession or foreclosure		CC	CC	CC	CC	CC	CC
CC Collection or charge off		CC	CC	CC	CC	CC	CC
VS Voluntary surrender		CC	CC	CC	CC	CC	CC
N/A No data available		CC	CC	CC	CC	CC	CC

Collection agency	2025	Jan	Feb	Mar	Apr	May	Jun
PORTFOLIO RECOVERY A		CC	CC	CC	CC	CC	CC
RIVERSIDE COMMERCE CENTER		CC	CC	CC	CC	CC	CC
NORFOLK, VA 235024962		CC	CC	CC	CC	CC	CC
(800) 772-1413		CC	CC	CC	CC	CC	CC

Collection agency	2024	Jan	Feb	Mar	Apr	May	Jun
PORTFOLIO RECOV ASSOC		CC	CC	CC	CC	CC	CC
120 CORPORATE DRIVE		CC	CC	CC	CC	CC	CC
NORFOLK, VA 23513		CC	CC	CC	CC	CC	CC
(757) 519-9300		CC	CC	CC	CC	CC	CC

Account ID: 43a9adfc0278174ab1ac870b3220da6d
Collection agency PORTFOLIO RECOV ASSOC
120 CORPORATE DRIVE NORFOLK, VA 23513
(757) 519-9300

Hide Details ⊖

Feb 6, 2026 \$706.00 Feb 6, 2026 \$706.00

Account details	Account details
Account Number SYNCH-44201005567010	Account Number 604420XXXXXXXXXX
Date Opened Jan 13, 2024	Date Opened Jan 13, 2024
Last Activity Jan 6, 2026	Last Activity Jan 1, 2024
Original Creditor SYNCHRONY BANK	Original Creditor SYNCHRONY BANK
Monthly Payment \$0.00	Monthly Payment \$0.00
Term Source Type Provided	Term Source Type Provided
Current Rating Collection/Charge-off	Current Rating Collection/Charge-off
Status Open	Status Closed
Type Individual	Type Individual
High Balance \$706.00	High Balance \$706.00
Unpaid Balance \$706.00	Unpaid Balance \$706.00
Highest Adverse Rating Collection/Charge-off	Highest Adverse Rating Collection/Charge-off
Most Recent Adverse Rating No Data Available	Most Recent Adverse Rating Collection/Charge-off
Comments Collection Account Account Seriously Past Due Date/account Assigned To	Comments Attorney, Collection Agency, Or
Account details	Comments Attorney, Collection Agency, Or

You've Made 100% Of Reported Payments
For This Account On Time.

Credit Grantor's Internal
Collection Department

2026	Jan	Feb	Mar	Apr	May	Jun	Account details						
	CC						Jul	Aug	Sep	Oct	Nov	Dec	
2025	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC		CC	CC				
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
2024	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	CC	CC		CC	CC				
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC		CC	CC				
	✓ Paid on time							✓ Paid on time					
	30	30 days past due						30	30 days past due				
	60	60 days past due						60	60 days past due				
	90	90 days past due						90	90 days past due				
	120	120 days past due						120	120 days past due				
	150	150 days past due						150	150 days past due				
	BR	Bankruptcy						BR	Bankruptcy				
	RF	Repossession or foreclosure						RF	Repossession or foreclosure				
	CC	Collection or charge off						CC	Collection or charge off				
	VS	Voluntary surrender						VS	Voluntary surrender				
	N/A	No data available						N/A	No data available				

Collection agency

PORTFOLIO RECOVERY A
RIVERSIDE COMMERCE CENTER
NORFOLK, VA 235024962
[\(800\) 772-1413](tel:(800)772-1413)

Account ID:
6b56ba7ed69f9b54756470af36e70cf3

Collection agency

PORTFOLIO RECOV ASSOC
120 CORPORATE DRIVE
NORFOLK, VA 23513
[\(757\) 519-9300](tel:(757)519-9300)

Account ID:
207196d6f2bfaf45ae3f588b9a03471

Public Records

Things that can show up on a background check can also show up on your credit report, including bankruptcies.

Bureau



Total count

Not available



Clean slate!
You have no public records



Clean slate!
You have no public records

Creditors

A creditor is a term used to describe an entity that is owed money. The below is a list and contact information for the creditors handling your debt.

Creditor name	Address	Phone number
AFFIRM INC	650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108	(855) 423-3729
BANK OF AMERICA	PO BOX 982238, EL PASO, TX 799982238	(800) 421-2110
JPMCB CARD SERVICES	PO BOX 15369, WILMINGTON, DE 198505369	(800) 945-2000
KLARNA INC	629 N HIGH ST FL 300, COLUMBUS, OH 43215	(844) 552-7621
LENDMARK FINANCIAL SER	2118 USHER ST NW, COVINGTON, GA 30014	(866) 413-8340
MIDLAND CREDIT MANAGEM	320 E BIG BEAVER RD STE, TROY, MI 48083	(877) 822-0381
PORTFOLIO RECOV ASSOC	120 CORPORATE DRIVE, NORFOLK, VA 23513	(757) 519-9300
SYNCB/TOYSRUS	PO BOX 71746, PHILADELPHIA, PA 19176	(855) 389-2365
TOYOTA FINANCIAL SER	PO BOX 9786, CEDAR RAPIDS, IA 52409	Unavailable
WEBBANK/FINGERHUT	6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303	(866) 734-0342
WELK RESORT GROUP	8860 LAWRENCE WELK DR, ESCONDIDO, CA 92026	(760) 749-3182

Calculated on the VantageScore® 3.0 model. Your VantageScore® 3.0 from TransUnion, Equifax, and Experian indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore® 3.0. [Click here to learn more.](#)