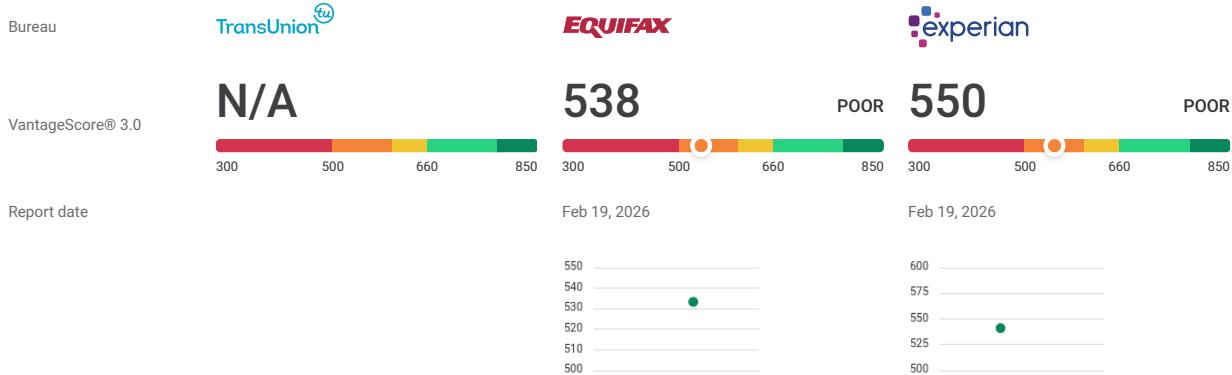


Credit report

TransUnion Equifax Experian All bureaus
Download PDF



Personal info

Reported names	Hector Roman Huerta Hector H Roman Huerta Hector Roman	Huerta Hector Roman Hector Roman Hector Huerta Hector H Roman Roman Hector
DOB	1968-12-15	1968-12-15
SSN	626-96-1526	626-96-1526
Employment info	Santa Rosa City Scho Graton Casino	Santa Rosa City Schools City Of Rohnert Park
Addresses	Nov 1, 2022 2507 Sonoma Ave, Santa Rosa, CA, 95405	Oct 25, 2022 2507 Sonoma Ave, Santa Rosa, CA, 954056847
	Feb 1, 2021 3478 Idaho Dr, Santa Rosa, CA, 95405	Oct 12, 2018 448 Hickory Cir, Santa Rosa, CA, 954075827
	Dec 1, 2020 539 W Sierra Ave Apt 48, Cotati, CA, 94931	May 7, 1993 Po Box 114, Santa Rosa, CA, 954061404
	Dec 1, 2015 4927 Sonoma Hwy, Santa Rosa, CA, 95409	
	Dec 1, 2010 1818 Acari Ave, Sacramento, CA, 95835	
	Jan 1, 2008 3723 Ahi Park Ct, Santa Rosa, CA, 95405	
	Sep 1, 2007 469 Colgan Av, Santa Rosa, CA, 95404	
	Sep 1, 2007 101 Todd Rd, Santa Rosa, CA, 95407	

Account summary

Bureau	TransUnion ^{tu}	EQUIFAX	experian
Total accounts	0	22	23
Open accounts	0	5	3
Closed accounts	0	17	20
Delinquent	0	16	16
Derogatory	0	16	17
Collections	0	0	1
Balances	\$0	\$644,023	\$644,088

Payments	\$0	\$5,761	\$5,707
Public records	0	0	0
Inquiries (2 years)	0	7	15

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.

Bureau



Credit cards

Total count	0	6	4
CHIME/STRIDE BANK NA	⊖	\$0.00	\$0.00
		Jan 12, 2026	Feb 3, 2026
		● In good standing	● In good standing
		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	Balance: \$0.00
		Credit limit: \$2,005.00	Credit limit: \$0.00
		Account details	Account details
		Account Number	351353062535335
		Account Status	Open
		Open Date	Feb 4, 2025
		Last Activity	Jan 1, 2026
		Type	Secured Credit Card
		Responsibility	Individual
		Remarks	Secured Credit Card
		Times 30/60/90 Days Late	This Is An Account In Good Standing
		0/0/0	0/0/0
		Month's Reviewed	10
		Terms Count	0
		Term Source Type	Provided
		High Balance	\$2,005.00
		High Credit	\$2,005.00
		Monthly Payment	\$0.00
		Current Payment Status	As Agreed
		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.
		2025 Jan Feb Mar Apr May Jun	2026 Jan Feb Mar Apr May Jun
		N/A ✓ ✓ ✓ ✓ ✓	Jul Aug Sep Oct Nov Dec
		Jul ✓ Aug ✓ Sep ✓ Oct ✓ Nov ✓ Dec ✓	✓ 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
		CHIMEFIN/STRIDE BANK 101 CALIFORNIA ST SAN FRANCISCO, CA 941115802 (580) 233-3535	

CHIME/STRIDE BANK NA
101 CALIFORNIA ST STE 50
SAN FRANCISCO, CA 94111
[\(888\) 244-6363](#)

Account ID:
95d62f648a8ad509135093a4f924c25b

CAPITAL ONE BANK
USA



Jun 10, 2022 **\$0.00**
● In good standing

Overview

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

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

Account details

Account Number **5178059877486473**

Account Status **Open**

Open Date **Mar 12, 2018**

Last Activity **Jun 1, 2022**

Type **Credit Card**

Responsibility **Individual**

Remarks **Credit Card**

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

Month's Reviewed **50**

Term Source Type **Provided**

High Balance **\$773.00**

High Credit **\$1,000.00**

Monthly Payment **\$25.00**

Current Payment Status **As Agreed**

Amount Past Due

Payment history

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

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

✓ 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

CAPITAL ONE BANK USA
PO BOX 31293
SALT LAKE CITY, UT 841311293
[\(800\) 955-7070](#)

Account ID:
d9c8252bb354d998916604321ff19d29

SYNCB/CARE CREDIT	⊖	Nov 29, 2020	\$0.00	Aug 30, 2021	\$0.00								
			● In good standing		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:	\$600.00	Balance:	\$0.00								
Account details		Account details		Account details									
Account Number	6019183620904748	Account Number	601918XXXXXX	Account Number	601918XXXXXX								
Account Status	Open	Account Status	Closed	Account Status	Closed								
Open Date	May 4, 2018	Open Date	May 4, 2018	Open Date	May 4, 2018								
Last Activity	Nov 1, 2020	Last Activity	Aug 1, 2021	Last Activity	Aug 1, 2021								
Type	Charge Account	Type	Charge Account	Type	Charge Account								
Responsibility	Individual	Responsibility	Individual	Responsibility	Individual								
Remarks	Charge	Remarks	Account Closed At Credit Grantor's Request	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	Times 30/60/90 Days Late	0/0/0								
Month's Reviewed	29	Month's Reviewed	39	Month's Reviewed	39								
Terms Count	0	Terms Count	0	Terms Count	0								
Term Source Type	Provided	Term Source Type		Term Source Type									
High Balance	\$598.00	High Balance	\$598.00	High Balance	\$598.00								
High Credit	\$600.00	High Credit	\$600.00	High Credit	\$600.00								
Monthly Payment	\$29.00	Monthly Payment	\$0.00	Monthly Payment	\$0.00								
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											
You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.											
2020	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
	✓	✓	✓	✓				✓	✓				
2019	Jan	Feb	Mar	Apr	May	Jun	2020	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2018	Jan	Feb	Mar	Apr	May	Jun	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	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													
SYNCB/CARE CREDIT													

PO BOX 71757
PHILADELPHIA, PA 191761757
(866) 396-8254

Creditor information
SYNCB/CARE CREDIT
PO BOX 71757
PHILADELPHIA, PA 19176

Account ID:
28be865ba14b7186fbb720ffe3c2ba76

Account ID:
3d18326c2feee561275eefc429916377

MERRICK BANK
CORP



Feb 5, 2026 **\$1,055.00**
Closed

Feb 5, 2026 **\$1,055.00**
Closed

Overview

Overview

You're currently using 117% of your account's limit.

You're currently using 117% of your account's limit.

Balance:	Credit limit:	Balance:	Credit limit:
\$1,055.00	\$900.00	\$1,055.00	\$900.00

Account details

Account details

Account Number	5425395063265912	Account Number	542539XXXXXX
----------------	-------------------------	----------------	---------------------

Account Status	Charge Off	Account Status	Charge Off
----------------	-------------------	----------------	-------------------

Open Date	Feb 9, 2021	Open Date	Feb 9, 2021
-----------	--------------------	-----------	--------------------

Last Activity	Jan 5, 2026	Last Activity	Aug 1, 2023
---------------	--------------------	---------------	--------------------

Type	Credit Card	Type	Credit Card
------	--------------------	------	--------------------

Responsibility	Individual	Responsibility	Individual
----------------	-------------------	----------------	-------------------

Remarks	Charged Off Account	Remarks	Unpaid Balance Reported As A Loss By Credit Grantor
---------	----------------------------	---------	--

Times 30/60/90 Days Late	1/1/4	Times 30/60/90 Days Late	1/1/3
--------------------------	--------------	--------------------------	--------------

Month's Reviewed	60	Month's Reviewed	61
------------------	-----------	------------------	-----------

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

High Balance	High Balance
--------------	--------------

High Credit	\$900.00	High Credit	\$900.00
-------------	-----------------	-------------	-----------------

Monthly Payment	\$0.00	Monthly Payment	\$0.00
-----------------	---------------	-----------------	---------------

Current Payment Status	Collection/Charge-off	Current Payment Status	Collection/Charge-off
------------------------	------------------------------	------------------------	------------------------------

Amount Past Due	\$1,055.00	Amount Past Due	
-----------------	-------------------	-----------------	--

Payment history

Payment history

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

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

2026	Jan	Feb	Mar	Apr	May	Jun	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
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	90	120	120
	Jul	Aug	Sep	Oct	Nov	Dec	120	CC	CC	CC	CC	CC
2022	Jan	Feb	Mar	Apr	May	Jun	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓

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	90	120	120
	Jul	Aug	Sep	Oct	Nov	Dec	120	CC	CC	CC	CC	CC
2022	Jan	Feb	Mar	Apr	May	Jun	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓

Paid 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
-----	-------------------

Paid 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

Collection or charge off

vs Voluntary surrender

N/A No data available

150 150 days past due

BB Backups

RF Renegociação or foreclosure

66

66

VS Voluntary surrender

Creditor information

MERRICK BANK
PO BOX 9201 10705 S JORDAN GTW
OLD BETHPAGE, NY 118049001
(801) 545-6400

Creditor Information

MERRICK BANK CORP
PO BOX 9201
OLD BETHPAGE, NY 11804
BYMAILONLY

Account ID:

Account ID:
8fe71c60251097927485df86e048b041

CAPITAL ONE BANK USA	Jan 13, 2026	\$1,040.00	Jan 13, 2026	\$1,040.00																										
		Closed		Closed																										
Overview		Overview																												
You're currently using 104% of your account's limit.		You're currently using 104% of your account's limit.																												
Balance: \$1,040.00		Credit limit: \$1,000.00																												
Account details		Account details																												
Account Number		5178057591566265		Account Number																										
Account Status		Charge Off		Account Status																										
Open Date		Mar 12, 2018		Open Date																										
Last Activity		Dec 13, 2025		Last Activity																										
Type		Credit Card		Type																										
Responsibility		Individual		Responsibility																										
Remarks		Charged Off Account		Unpaid Balance Reported As A Loss																										
Times 30/60/90 Days Late		1/1/3		Remarks By Credit Grantor, Account Closed At Credit Grantor's Request																										
Month's Reviewed		62		Times 30/60/90 Days Late																										
Term Source Type		Month's Reviewed		84																										
High Balance		Term Source Type																												
High Credit		\$1,000.00		High Balance																										
Monthly Payment		\$0.00		High Credit																										
Current Payment Status		Collection/Charge-off		Monthly Payment																										
Amount Past Due		\$1,040.00		Current Payment Status																										
Payment history		Collection/Charge-off																												
You've made 92% of reported payments for this account on time.		Amount Past Due																												
You've made 94% of reported payments for this account on time.		Payment history																												
<table border="1"> <thead> <tr> <th>2025</th><th>Jan</th><th>Feb</th><th>Mar</th><th>Apr</th><th>May</th><th>Jun</th><th>Jul</th><th>Aug</th><th>Sep</th><th>Oct</th><th>Nov</th><th>Dec</th> </tr> </thead> <tbody> <tr> <td></td><td>CC</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td> </tr> </tbody> </table>					2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC
2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																		
	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC	CC																		
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2024	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																		
	30	60	90	120	120	CC																								
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2023	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																		
	✓	✓	✓	✓	✓	✓	CC	CC	CC	CC	CC	CC																		
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2022	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																		
	✓	✓	✓	✓	✓	✓	CC	CC	CC	CC	CC	CC																		
<table border="1"> <thead> <tr> <th>2021</th><th>Jan</th><th>Feb</th><th>Mar</th><th>Apr</th><th>May</th><th>Jun</th><th>Jul</th><th>Aug</th><th>Sep</th><th>Oct</th><th>Nov</th><th>Dec</th> </tr> </thead> <tbody> <tr> <td></td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td><td>CC</td> </tr> </tbody> </table>					2021	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓	CC	CC	CC	CC	CC	CC
2021	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																		
	✓	✓	✓	✓	✓	✓	CC	CC	CC	CC	CC	CC																		
<table border="1"> <thead> <tr> <th>2020</th><th>Jan</th><th>Feb</th><th>Mar</th><th>Apr</th><th>May</th><th>Jun</th><th>Jul</th><th>Aug</th><th>Sep</th><th>Oct</th><th>Nov</th><th>Dec</th> </tr> </thead> <tbody> <tr> <td></td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td> </tr> </tbody> </table>					2020	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																		
	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	✓	✓	✓	✓																		
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2021	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																		
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓																		

	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓	✓
	N/A	N/A	N/A	N/A	✓	✓		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	N/A	N/A	N/A	N/A	N/A		✓	✓	✓	✓	✓	✓	
	✓ Paid on time							✓	✓	✓	✓	✓	✓	
	30	30 days past due						2019	Jan	Feb	Mar	Apr	May	Jun
	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

CAPITAL ONE BANK USA
PO BOX 31293
SALT LAKE CITY, UT 841311293
[\(800\) 955-7070](#)

✓ 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

Account ID:
d9c8252bb354d998916604321ff19d29

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY, UT 84131
[\(800\) 955-7070](#)

Account ID:
14fc09bdb23b62e209983eb3a22d90b1

SYNCB/CARE CREDIT	⊖	Oct 5, 2016	\$0.00				
Overview							
You're currently using 0% of your account's limit.							
Balance:		Credit limit:					
\$0.00		\$1,000.00					
Account details							
Account Number		6019183250180361					
Account Status		Closed					
Open Date		Dec 20, 2012					
Last Activity		Nov 5, 2012					
Type		Charge Account					
Responsibility		Individual					
Remarks		Closed Or Paid Account/zero Balance					
Times 30/60/90 Days Late		0/0/0					
Month's Reviewed		46					
Terms Count		0					
Term Source Type							
High Balance		\$0.00					
High Credit		\$1,000.00					
Monthly Payment		\$0.00					
Current Payment Status		As Agreed					
Amount Past Due							
Payment history							
2016	Jan	Feb	Mar	Apr	May	Jun	
N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Jul	Aug	Sep	Oct	Nov	Dec		
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	N/A	

	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2014	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
2013	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
2012	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A					

Paid on time

30 days past due

60 days past due

90 days past due

120 days past due

150 days past due

Bankruptcy

Repossession or foreclosure

Collection or charge off

Voluntary surrender

N/A No data available

Creditor information

SYNCB/CARE CREDIT
PO BOX 71757
PHILADELPHIA, PA 191761757
[\(866\) 396-8254](tel:(866)396-8254)

Account ID:
6cbf0b63605b1d9ea48df95f58bea15f

Real estate loans

Total count	0	3	3
DATA MORTGAGE INC	⊖	Feb 2, 2026	\$615,765.00
		Past due	Past due
		Overview	Overview
		You have 96% left to pay on this loan.	You have 96% left to pay on this loan.
		Balance: \$615,765.00	Highest balance: \$638,226.00
		Balance: \$615,765.00	Highest balance: \$638,226.00
		Account details	Account details
		Account Number	17011266120922
		Account Status	Open
		Open Date	Sep 14, 2022
		Last Activity	Jan 2, 2026
		Type	Real Estate Mortgage
		Responsibility	Joint Contractual Liability
		Remarks	Real Estate Mortgage
		Times 30/60/90 Days Late	1/3/11
		Month's Reviewed	41
		Terms Count	360
		Term Source Type	Provided
		High Balance	\$638,226.00
		High Credit	\$638,226.00
		Monthly Payment	\$5,428.00
		Current Payment Status	Late Over 120 Days
		Amount Past Due	\$27,138.00
		Payment history	Payment history

You've made 63% of reported payments for this account on time.

You've made 59% of reported payments for this account on time.

2026	Jan 120	Feb	Mar	Apr	May	Jun	2026	Jan 120	Feb 120	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2025	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul ✓	Aug 30	Sep 60	Oct 60	Nov 60	Dec 90		Jul ✓	Aug 30	Sep 60	Oct N/A	Nov 60	Dec 90
2024	Jan 120	Feb 120	Mar 120	Apr 120	May 120	Jun ✓	2024	Jan 120	Feb 120	Mar 120	Apr ✓	May ✓	Jun ✓
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov N/A	Dec ✓
2023	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2023	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
	Jul N/A	Aug N/A	Sep 90	Oct 120	Nov 120	Dec 120		Jul 90	Aug 120	Sep 120	Oct 90	Nov 120	Dec 120
2022	Jan	Feb	Mar	Apr	May	Jun							
	Jul ✓	Aug 30	Sep 60	Oct 90	Nov 120	Dec 120							
	Paid on time	30 days past due	60 days past due	90 days past due	120 days past due	150 days past due							
	✓ Paid on time	30	60	90	120	150							
	30 days past due	60 days past due	90 days past due	120 days past due	150 days past due	Bankruptcy							
	60 days past due	90 days past due	120 days past due	150 days past due	Bankruptcy	Repossession or foreclosure							
	90 days past due	120 days past due	150 days past due	Bankruptcy	Repossession or foreclosure	Collection or charge off							
	120 days past due	150 days past due	Bankruptcy	Repossession or foreclosure	Collection or charge off	Voluntary surrender							
	150 days past due	Bankruptcy	Repossession or foreclosure	Collection or charge off	Voluntary surrender	No data available							
	Bankruptcy	Repossession or foreclosure	Collection or charge off	Voluntary surrender	No data available	N/A No data available							

Creditor information

DATA MORTGAGE INC
2200 SW ORANGEWOOD AVE
ORANGE, CA 92868
(888) 892-4070

Creditor information

ESSEX MORTGAGE
2200 W ORANGEWOOD AVE
ORANGE, CA 928681945
(714) 919-8051

Account ID:
cf526e1a4b21d2b01e418bc0f52b98af

Account ID:
9905ef00084a43f2709e4865e80247a6

DATA MORTGAGE INC	Feb 2, 2026	\$17,604.00 ● Past due	Feb 2, 2026	\$17,604.00 ● Past due
Overview		Overview		
You have 77% left to pay on this loan.		You have 77% left to pay on this loan.		
Balance: \$17,604.00	Highest balance: \$22,750.00	Balance: \$17,604.00	Highest balance: \$22,750.00	
Account details		Account details		
Account Number	17011266140922	Account Number	170112XXXXXXX	
Account Status	Open	Account Status	Open	
Open Date	Sep 14, 2022	Open Date	Sep 14, 2022	
Last Activity	Jan 2, 2026	Last Activity	Feb 1, 2026	
Type	Real Estate Junior Liens	Type	Real Estate Specific Type Unknown	
Responsibility	Joint Contractual Liability	Responsibility	Joint Contractual Liability	
Remarks	Real Estate Mortgage	Account Was Delinquent 120 Days Or More Past Due Date/now 30, 60, Or 90 Days Past Due Date		
Times 30/60/90 Days Late	5/3/26	Remarks Or More Past Due Date/now 30, 60, Or 90 Days Past Due Date		
Month's Reviewed	37	Times 30/60/90 Days Late	4/4/26	
Terms Count	120	Month's Reviewed	38	
Term Source Type	Provided	Terms Count	120	
High Balance	\$22,750.00	Term Source Type	Provided	
High Credit	\$22,750.00	High Balance	\$22,750.00	
Monthly Payment	\$279.00	High Credit	\$22,750.00	
Current Payment Status	Late 60 Days	Monthly Payment	\$279.00	

Amount Past Due \$558.00 Current Payment Status Late 60 Days

Payment history

You've made 8% of reported payments for this account on time.

2026	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2026	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	30													30	60											
2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	60	90	120	120	120	120	120	120	120	120	120	✓		60	90	120	120	120	120		120	120	120	120	120	
2024	Jan	Feb	Mar	Apr	May	Jun	120	120	120	120	120	120	2024	Jan	Feb	Mar	Apr	May	Jun	120	120	120	N/A	120	✓	
	120	120	120	120	120	120	120	120	120	120	120	120		120	120	120	120	120	120	120	120	120	120	120	120	
2023	Jan	Feb	Mar	Apr	May	Jun	30	60	✓	30	60	90	2023	Jan	Feb	Mar	Apr	May	Jun	120	120	30	60	N/A	30	
	120	120	120	120	120	120	120	120	120	120	120	120		120	120	120	120	120	120	120	120	120	120	120	120	
2022	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2022	Jan	Feb	Mar	Apr	May	Jun	120	120	120	N/A	120	✓	
	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 informationDATA MORTGAGE INC
2200 SW ORANGEWOOD AVE
ORANGE, CA 92868
[\(888\) 892-4070](#)Account ID:
4990d58e75ec0bc692986f56b4bc21c1

Account ID:

4cc6be5ac98062b7eebfe33e408c4b6e

ESSEX MORTGAGE COMPANY



Aug 7, 2023

\$0.00
Closed

Aug 2, 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:

\$638,226.00

Account details**Account details**

Account Number

Account Number

Account Status

Transferred

Open Date

Open Date

Last Activity

Last Activity

Type

Real Estate Mortgage

Responsibility

Joint Contractual Liability

Remarks

Account Transferred Or Sold

Times 30/60/90 Days Late

1/0/0

Month's Reviewed

9

Terms Count

360

Term Source Type

Provided

High Balance

\$638,226.00

High Credit

\$638,226.00

Remarks
Transferred To Another Lender,
Transferred To Another LenderTimes 30/60/90 Days Late
1/0/0Month's Reviewed
10Terms Count
360Term Source Type
ProvidedHigh Balance
\$638,226.00

Monthly Payment	\$0.00	High Credit	\$638,226.00																						
Current Payment Status	As Agreed	Monthly Payment	\$0.00																						
Amount Past Due		Current Payment Status	As Agreed																						
Payment history			Amount Past Due																						
You've made 89% of reported payments for this account on time.			Payment history																						
2023	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2023	Jan	Feb	Mar	Apr	May	Jun						
	✓	✓	✓	✓	✓	✓	30							✓	✓	✓	✓	✓	✓	✓					
2022	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2022	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
							N/A	N/A			✓	✓		✓	✓	✓	✓	✓	✓	✓	✓				
✓ 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				
30 30 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							
60 60 days past due			150 150 days past due			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				
90 90 days past due			120 120 days past due			150 150 days past due			BR Bankruptcy			RF Repossession or foreclosure			RF Repossession or foreclosure			CC Collection or charge off			CC Collection or charge off				
120 120 days past due			150 150 days past due			BR Bankruptcy			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

SERVICEMAC/ESSEX MOR
9726 OLD BAILES RD STE 200
FORT MILL, SC 297077882
[\(803\) 650-3457](#)

Creditor information
ESSEX MORTGAGE COMPANY
2200 W. ORANGEWOOD AVE #1
ORANGE, CA 92868
[\(844\) 478-2622](#)

Account ID:
c1e635f2c2bfecdf522f1a6a7ca6b420

Account ID:
f72fe1d82f3ff185d624e311600663df

Auto loans

Total count	0	2	2
CAPITAL ONE AUTO FINAN	Jan 31, 2026	\$7,107.00	Jan 31, 2026
	Closed		Closed
Overview		Overview	
You have 0% left to pay on this loan.		You have 19% left to pay on this loan.	
Balance: \$7,107.00	Highest balance: \$7,107.00	Balance: \$7,107.00	Highest balance: \$37,407.00
Account details		Account details	
Account Number	62088178658111001	Account Number	620881XXXXXXXXXXXX
Account Status	Charge Off	Account Status	Charge Off
Open Date	Oct 18, 2021	Open Date	Oct 18, 2021
Last Activity	Dec 31, 2025	Last Activity	Jul 1, 2023
Type	Automobile	Type	Automobile
Responsibility	Individual	Responsibility	Individual
Remarks	Charged Off Account	Remarks	Unpaid Balance Reported As A Loss By Credit Grantor
Times 30/60/90 Days Late	1/1/0	Times 30/60/90 Days Late	1/1/0
Month's Reviewed	39	Month's Reviewed	52
Terms Count	73	Terms Count	73
Term Source Type	Provided	Term Source Type	Provided
High Balance		High Balance	\$37,407.00
High Credit		High Credit	\$37,407.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00

Current Payment Status		Collection/Charge-off		Current Payment Status		Collection/Charge-off							
Amount Past Due		\$7,107.00		Amount Past Due									
Payment history				Payment history									
You've made 95% of reported payments for this account on time.				You've made 96% of reported payments for this account on time.									
2025	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	2026	Jan CC	Feb	Mar	Apr	May	Jun
	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC		Jul	Aug	Sep	Oct	Nov	Dec
2024	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	2025	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC
	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC		Jul	Aug	Sep	Oct CC	Nov CC	Dec CC
2023	Jan ✓	Feb ✓	Mar 30	Apr 60	May RF	Jun RF	2024	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC
	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC		Jul	Aug	Sep CC	Oct CC	Nov CC	Dec CC
2022	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2023	Jan ✓	Feb ✓	Mar 30	Apr 60	May RF	Jun RF
	Jul N/A	Aug N/A	Sep N/A	Oct ✓	Nov ✓	Dec ✓		Jul	Aug	Sep CC	Oct CC	Nov CC	Dec CC
2021	Jan	Feb	Mar	Apr	May	Jun	2022	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul	Aug	Sep	Oct N/A	Nov N/A	Dec N/A		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

CAPITAL ONE AUTO FIN
CREDIT BUREAU DISPUTE PO BOX 2
PLANO, TX 750259407
[\(800\) 946-0332](tel:(800)946-0332)

Creditor information

CAPITAL ONE AUTO FINAN
PO BOX 259407
PLANO, TX 75025
[\(800\) 946-0332](tel:(800)946-0332)

Account ID:
b06ef3d31ee5b8e332b63f5c10e41270

CAPITAL ONE AUTO FINAN	Jan 31, 2026	\$1,452.00	Jan 31, 2026	\$1,452.00
Overview		Overview		
You have 0% left to pay on this loan.			You have 6% left to pay on this loan.	
Balance: \$1,452.00	Highest balance:		Balance: \$1,452.00	Highest balance: \$25,462.00
Account details	Account details			
Account Number	62041487303571001		Account Number	620414XXXXXXXXXXXX
Account Status	Charge Off		Account Status	Charge Off
Open Date	Oct 31, 2018		Open Date	Oct 31, 2018
Last Activity	Dec 31, 2025		Last Activity	Dec 1, 2020
Type	Automobile		Type	Automobile
Responsibility	Individual		Responsibility	Individual
Remarks	Account Previously In Dispute - Now Resolved By Data Furnisher			Unpaid Balance Reported As A Loss By Credit Grantor, Account Previously In Dispute - Now Resolved - Reported By Subscriber
Times 30/60/90 Days Late	4/0/0		Remarks	By Credit Grantor, Account Previously In Dispute - Now Resolved - Reported By Subscriber

Month's Reviewed	85	Times 30/60/90 Days Late	5/0/0									
Terms Count	74	Month's Reviewed	84									
Term Source Type	Provided	Terms Count	74									
High Balance		Term Source Type	Provided									
High Credit		High Balance	\$25,462.00									
Monthly Payment	\$0.00	High Credit	\$25,462.00									
Current Payment Status	Collection/Charge-off	Monthly Payment	\$0.00									
Amount Past Due	\$1,452.00	Current Payment Status	Collection/Charge-off									
Payment history		Amount Past Due										
You've made 95% of reported payments for this account on time.		Payment history										
<p>We're showing the most recent 81 months available.</p> <p>⚠️ The credit bureau reviewed 85 months, but some older months aren't provided in detail.</p>												
2026	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC
2025	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC
2024	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC
2023	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC
2022	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC
2021	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC
2020	Jan 30	Feb 30	Mar ✓	Apr ✓	May N/A	Jun ✓	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec CC
2019	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May N/A	Jun 30	Jul ✓	Aug ✓	Sep 30	Oct ✓	Nov ✓	Dec ✓
	<p>✓ Paid on time</p> <p>30 30 days past due</p> <p>60 60 days past due</p> <p>90 90 days past due</p> <p>120 120 days past due</p> <p>150 150 days past due</p> <p>BR Bankruptcy</p> <p>RF Repossession or foreclosure</p> <p>CC Collection or charge off</p> <p>VS Voluntary surrender</p> <p>N/A No data available</p>											
	<p>✓ Paid on time</p> <p>30 30 days past due</p> <p>60 60 days past due</p> <p>90 90 days past due</p> <p>120 120 days past due</p> <p>150 150 days past due</p> <p>BR Bankruptcy</p> <p>RF Repossession or foreclosure</p> <p>CC Collection or charge off</p> <p>VS Voluntary surrender</p> <p>N/A No data available</p>											

Creditor information

CAPITAL ONE AUTO FIN
CREDIT BUREAU DISPUTE PO BOX 2
PLANO, TX 750259407
[\(800\) 946-0332](tel:(800)946-0332)

Creditor information

CAPITAL ONE AUTO FINAN
PO BOX 259407
PLANO, TX 75025
[\(800\) 946-0332](tel:(800)946-0332)

Account ID:

6753b92b2997e414fb783e084ae1c835

Account ID:

465c0e30e58a1b5252fe78cf683d805d

Student loans

Total count

0

11

11

Oct 31, 2025

\$0.00
ClosedOct 31, 2025
Closed\$0.00
Closed**Overview**

You have 0% left to pay on this loan.

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$849.00 Balance: \$0.00 Highest balance: \$849.00

Account details

Account Number 900000752370227 Account Number 900000XXXXXXXXXX

Account Status Transferred Account Status Refinanced

Open Date Jun 3, 2011 Open Date Jun 3, 2011

Last Activity Sep 30, 2025 Last Activity Oct 1, 2025

Type Educational Type Educational

Responsibility Individual Responsibility Individual

Remarks Account Transferred Or Sold Remarks Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance

Times 30/60/90 Days Late 0/0/9 Times 30/60/90 Days Late 0/0/9

Month's Reviewed 31 Times 30/60/90 Days Late 0/0/9

Terms Count 120 Month's Reviewed 32

Term Source Type Provided Terms Count 120

High Balance \$849.00 Term Source Type Provided

High Credit \$849.00 High Balance \$849.00

Monthly Payment \$0.00 High Credit \$849.00

Current Payment Status Late Over 120 Days Monthly Payment \$0.00

Amount Past Due Current Payment Status As Agreed

Payment history Amount Past Due

You've made 71% of reported payments for this account on time.

Payment history

You've made 72% of reported payments for this account on time.

2025 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2025 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2024 Jan Feb Mar Apr May Jun

N/A ✓ ✓ ✓ N/A N/A

Jul Aug Sep Oct Nov Dec

✓ ✓ N/A ✓ ✓ ✓

2024 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2023 Jan Feb Mar Apr May Jun

N/A N/A ✓ ✓ ✓ ✓

Jul Aug Sep Oct Nov Dec

✓ ✓ ✓ ✓ ✓ ✓

2023 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2022 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

2022 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2021 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

2021 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2020 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

2020 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

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 N/A N/A N/A N/A N/A

2019 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

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

2018 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 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

2017 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 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

2016 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 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

2015 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2014 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

2014 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2013 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

2013 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2012 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

2012 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2011 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

2011 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2010 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

2010 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2009 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

2009 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2008 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

2008 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2007 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

2007 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2006 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

2006 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2005 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

2005 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2004 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

2004 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2003 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

2003 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2002 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

2002 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2001 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

2001 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

2000 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

2000 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

1999 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

1999 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

1998 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

1998 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

1997 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

1997 Jan Feb Mar Apr May Jun

120 120 120 120 120 120

Jul Aug Sep Oct Nov Dec

120 120 120 N/A N/A N/A

1996 Jan Feb Mar Apr May Jun

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
[\(888\) 486-4722](#)

Account ID:
d06ebc9a3c5eff153ba6039b4ccdec24

DEPT OF
EDUCATION/NELN 

Oct 31, 2025	\$0.00	Oct 31, 2025	\$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: \$11,682.00	Balance: \$0.00	Highest balance: \$11,682.00
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Account details **Account details**

Account Number	900000752369727	Account Number	900000XXXXXXXXXX
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Account Status	Transferred	Account Status	Refinanced
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Open Date	Aug 7, 2003	Open Date	Aug 7, 2003
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Last Activity	Sep 30, 2025	Last Activity	Oct 1, 2025
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Type	Educational	Type	Educational
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Responsibility	Individual	Responsibility	Individual
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Remarks	Account Transferred Or Sold	Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance
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Times 30/60/90 Days Late	0/0/9	Remarks
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Month's Reviewed	31	Times 30/60/90 Days Late	0/0/9
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Terms Count	240	Month's Reviewed	32
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Term Source Type	Provided	Terms Count	240
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High Balance	\$11,682.00	Term Source Type	Provided
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High Credit	\$11,682.00	High Balance	\$11,682.00
-------------	-------------	--------------	-------------

Monthly Payment	\$0.00	High Credit	\$11,682.00
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Current Payment Status	Late Over 120 Days	Monthly Payment	\$0.00
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Amount Past Due		Current Payment Status	As Agreed
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Payment history **Amount Past Due**

You've made 71% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120	120	120	120	120	120	120		120	120	120	120	120	120
2024	Jan	Feb	Mar	Apr	May	Jun	N/A	✓	✓	✓	N/A	N/A		120	120	120	✓		
	✓	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		N/A	✓	✓	✓	N/A	N/A
2023	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	✓	✓	✓	✓		✓	✓	N/A	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2022	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	N/A		✓	✓	✓	✓	✓	✓
	✓	✓	N/A	2022	✓	✓	✓	✓	✓	✓									
2021	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	N/A		✓	✓	✓	✓	✓	✓
	✓	✓	N/A	2021	✓	✓	✓	✓	✓	✓									
2020	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	N/A		✓	✓	✓	✓	✓	✓
	✓	✓	N/A	2020	✓	✓	✓	✓	✓	✓									
2019	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	N/A		✓	✓	✓	✓	✓	✓
	✓	✓	N/A	2019	✓	✓	✓	✓	✓	✓									

 Paid on time

 30 days past due

Creditor information

N/A No data available

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

60	60 days past due	DEPT OF EDUCATION/NELN
90	90 days past due	121 S 13TH ST
120	120 days past due	LINCOLN, NE 68508
150	150 days past due	(888) 486-4722
BR	Bankruptcy	
RF	Repossession or foreclosure	Account ID:
CC	Collection or charge off	972e4c8521364e62af76ffa19657d217
VS	Voluntary surrender	
N/A	No data available	

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
(888) 486-4722

Account ID:

2020	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	
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	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

DEPT OF EDUCATION/NELN

121 S 13TH ST

LINCOLN, NE 68508

(888) 486-4722

Account ID:

4b7c642eecb3c06e5d9a1f2a289ddca

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
(888) 486-4722

Account ID:
b5500babce1cecd469fa92100074822c

DEPT OF EDUCATION/NELN	Oct 31, 2025	\$0.00	Oct 31, 2025	\$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: \$3,500.00	Balance: \$0.00	Highest balance: \$3,500.00				
Account details		Account details					
Account Number	900000752370527	Account Number	900000XXXXXXXXXX				
Account Status	Transferred	Account Status	Refinanced				
Open Date	Apr 22, 2014	Open Date	Apr 22, 2014				
Last Activity	Sep 30, 2025	Last Activity	Oct 1, 2025				
Type	Educational	Type	Educational				
Responsibility	Individual	Responsibility	Individual				
Remarks	Account Transferred Or Sold		Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance				
Times 30/60/90 Days Late	0/0/9	Remarks	Office, Account Closed Due To Transfer Or Refinance				
Month's Reviewed	31	Times 30/60/90 Days Late	0/0/9				
Terms Count	120	Month's Reviewed	32				
Term Source Type	Provided	Terms Count	120				
High Balance	\$3,500.00	Term Source Type	Provided				
High Credit	\$3,500.00	High Balance	\$3,500.00				
Monthly Payment	\$0.00	High Credit	\$3,500.00				
Current Payment Status	Late Over 120 Days	Monthly Payment	\$0.00				
Amount Past Due		Current Payment Status	As Agreed				
Payment history		Amount Past Due					
You've made 71% of reported payments for this account on time.		Payment history					
2025	Jan 120	Feb 120	Mar 120	Apr 120	May 120	Jun 120	
	Jul 120	Aug 120	Sep 120	Oct 120	Nov 120	Dec 120	
2024	Jan N/A	Feb ✓	Mar ✓	Apr ✓	May N/A	Jun N/A	
	Jul ✓	Aug ✓	Sep N/A	Oct ✓	Nov ✓	Dec ✓	
2025	Jan 120	Feb 120	Mar 120	Apr 120	May 120	Jun 120	
	Jul 120	Aug 120	Sep 120	Oct ✓	Nov ✓	Dec ✓	
2024	Jan N/A	Feb ✓	Mar ✓	Apr ✓	May N/A	Jun N/A	
	Jul ✓	Aug ✓	Sep N/A	Oct ✓	Nov ✓	Dec ✓	

Year	Jan	Feb	Mar	Apr	May	Jun		✓	✓	N/A	✓	✓	✓	✓
	N/A	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
2022	Jan	Feb	Mar	Apr	May	Jun		✓	✓	✓	✓	✓	✓	✓
	N/A	N/A	N/A	N/A	N/A	N/A		✓	✓	✓	✓	✓	✓	✓
2021	Jul	Aug	Sep	Oct	Nov	Dec		30	30 days past due					
	N/A	N/A	N/A	N/A	N/A	N/A		60	60 days past due					
2020	Jan	Feb	Mar	Apr	May	Jun		90	90 days past due					
	N/A	N/A	N/A	N/A	N/A	N/A		120	120 days past due					
2019	Jul	Aug	Sep	Oct	Nov	Dec		150	150 days past due					
	N/A	N/A	N/A	N/A	N/A	N/A		BR	Bankruptcy					
	Jan	Feb	Mar	Apr	May	Jun		RF	Repossession or foreclosure					
	N/A	N/A	N/A	N/A	N/A	N/A		CC	Collection or charge off					
	Jul	Aug	Sep	Oct	Nov	Dec		VS	Voluntary surrender					
	N/A	N/A	N/A	N/A	N/A	N/A		N/A	No data available					
							✓	Paid on time		Creditor information				
							30	30 days past due		DEPT OF EDUCATION/NELN				
							60	60 days past due		121 S 13TH ST				
							90	90 days past due		LINCOLN, NE 68508				
							120	120 days past due		(888) 486-4722				
							150	150 days past due						
							BR	Bankruptcy						
							RF	Repossession or foreclosure		Account ID:				
							CC	Collection or charge off		4b7c642eecb3c06e5d9a1f2a289ddeca				
							VS	Voluntary surrender						
							N/A	No data available						

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
[\(888\) 486-4722](tel:(888)486-4722)

Account ID:
b5500babce1cecd469fa92100074822c

DEPT OF EDUCATION/NELN	Oct 31, 2025	\$0.00 Closed	Oct 31, 2025	\$0.00 Closed
Overview		Overview		
You have 0% left to pay on this loan.		You have 0% left to pay on this loan.		
Balance:		Highest balance:	Balance:	Highest balance:
\$0.00		\$6,000.00	\$0.00	\$6,000.00
Account details		Account details		
Account Number	900000752370027	Account Number	900000XXXXXX	
Account Status	Transferred	Account Status	Refinanced	
Open Date	Jul 20, 2010	Open Date	Jul 20, 2010	
Last Activity	Sep 30, 2025	Last Activity	Oct 1, 2025	
Type	Educational	Type	Educational	
Responsibility	Individual	Responsibility	Individual	
Remarks	Account Transferred Or Sold		Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance	
Times 30/60/90 Days Late	0/0/9	Remarks	Times 30/60/90 Days Late	
Month's Reviewed	31	Times 30/60/90 Days Late	0/0/9	
Terms Count	120	Month's Reviewed	32	
Term Source Type	Provided	Terms Count	120	
High Balance	\$6,000.00	Term Source Type	Provided	
High Credit	\$6,000.00	High Balance	\$6,000.00	
Monthly Payment	\$0.00	High Credit	\$6,000.00	
Current Payment Status	Late Over 120 Days	Monthly Payment	\$0.00	
Amount Past Due		Current Payment Status	As Agreed	
		Amount Past Due		

Payment history

You've made 71% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	120	120	120			

2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	✓	✓	N/A	✓	✓	✓

2023	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓

2022	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	✓	✓	✓	✓	✓	✓

2021	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	✓	✓	✓	✓	✓	✓

2020	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	✓	✓	✓	✓	✓	✓

2019	Jan	Feb	Mar	Apr	May	Jun
	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

Payment history

You've made 72% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	120	120	120			

2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	✓	✓	N/A	✓	✓	✓

2023	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓

2022	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	✓	✓	✓	✓	✓	✓

2021	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	✓	✓	✓	✓	✓	✓

2020	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	✓	✓	✓	✓	✓	✓

2019	Jan	Feb	Mar	Apr	May	Jun
	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

DEPT OF EDUCATION/NELN

121 S 13TH ST

LINCOLN, NE 685081904

(888) 486-4722

Account ID:

43753a5c9e7a939d74c8372d4d94899

Account ID: 71ff8c43c2ab38d0d80e2b4b6da4154f

Creditor information

DEPT OF ED

121 S 13TH ST

LINCOLN, NE 685081904

(888) 486-4722

Balance: \$0.00

Highest balance: \$1,500.00

Balance: \$0.00

Highest balance: \$1,500.00

Account Number: 900000752370327

Account Number: 900000XXXXXX

Account Status: Transferred

Account Status: Refinanced

Open Date: Apr 25, 2012

Open Date: Apr 25, 2012

Last Activity: Sep 30, 2025

Last Activity: Oct 1, 2025

Type: Educational

Type: Educational

Responsibility: Individual

Responsibility: Individual

Remarks: Account Transferred Or Sold

Remarks: Account Transferred To Another

Times 30/60/90 Days Late

Office, Account Closed Due To

0/0/9

Transfer Or Refinance

Month's Reviewed

31

Terms Count	120	Times 30/60/90 Days Late	0/0/9									
Term Source Type	Provided	Month's Reviewed	32									
High Balance	\$1,500.00	Terms Count	120									
High Credit	\$1,500.00	Term Source Type	Provided									
Monthly Payment	\$0.00	High Balance	\$1,500.00									
Current Payment Status	Late Over 120 Days	High Credit	\$1,500.00									
Amount Past Due		Monthly Payment	\$0.00									
Payment history		Current Payment Status	As Agreed									
You've made 71% of reported payments for this account on time.		Amount Past Due										
2025	Jan 120	Feb 120	Mar 120	Apr 120	May 120	Jun 120	Jul 120	Aug 120	Sep 120	Oct	Nov	Dec
2024	Jan N/A	Feb ✓	Mar ✓	Apr ✓	May N/A	Jun N/A	Jul ✓	Aug ✓	Sep N/A	Oct ✓	Nov ✓	Dec ✓
2023	Jan N/A	Feb N/A	Mar ✓	Apr ✓	May ✓	Jun ✓	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2022	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
2021	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
2020	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	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

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 68508
[\(888\) 486-4722](#)

Creditor information

DEPT OF EDUCATION/NELN
121 S 13TH ST
LINCOLN, NE 68508
[\(888\) 486-4722](#)

Account ID:
5b1695e43c3acadd6b7f23088abc2086

Account ID:
370db383d448fc11f5c416a6ec63093b

DEPT OF EDUCATION/NELN	Oct 31, 2025	\$0.00 Closed	Oct 31, 2025	\$0.00 Closed
Overview		Overview		Overview
You have 0% left to pay on this loan.		You have 0% left to pay on this loan.		You have 0% left to pay on this loan.
Balance: \$0.00	Highest balance: \$2,000.00	Balance: \$0.00	Highest balance: \$2,000.00	
Account details		Account details		Account details
Account Number	900000752370427	Account Number	900000XXXXXX	

Account Status		Transferred	Account Status		Refinanced														
Open Date		Apr 25, 2012	Open Date		Apr 25, 2012														
Last Activity		Sep 30, 2025	Last Activity		Oct 1, 2025														
Type		Educational	Type		Educational														
Responsibility		Individual	Responsibility		Individual														
Remarks	Account Transferred Or Sold			Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance															
Times 30/60/90 Days Late	0/0/9			Remarks	Office, Account Closed Due To Transfer Or Refinance														
Month's Reviewed	31			Times 30/60/90 Days Late	0/0/9														
Terms Count	120			Month's Reviewed	32														
Term Source Type	Provided			Terms Count	120														
High Balance	\$2,000.00			Term Source Type	Provided														
High Credit	\$2,000.00			High Balance	\$2,000.00														
Monthly Payment	\$0.00			High Credit	\$2,000.00														
Current Payment Status	Late Over 120 Days			Monthly Payment	\$0.00														
Amount Past Due				Current Payment Status	As Agreed														
Payment history																			
You've made 71% of reported payments for this account on time.																			
2025	Jan 120	Feb 120	Mar 120	Apr 120	May 120	Jun 120	Jul 120	Aug 120	Sep 120	Oct 120	Nov 120	Dec 120	2025	Jan 120	Feb 120	Mar 120	Apr 120	May 120	Jun 120
2024	Jan N/A	Feb ✓	Mar ✓	Apr ✓	May N/A	Jun N/A	Jul 120	Aug 120	Sep 120	Oct ✓	Nov 120	Dec 120	2024	Jan N/A	Feb ✓	Mar ✓	Apr ✓	May N/A	Jun N/A
2023	Jan N/A	Feb N/A	Mar ✓	Apr ✓	May ✓	Jun ✓	Jul ✓	Aug ✓	Sep N/A	Oct ✓	Nov ✓	Dec ✓	2023	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
2022	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓	2022	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
2021	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2021	Jan 30	Feb 30	Mar 30	Apr 30	May 30	Jun 30
2020	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2020	Jan 60	Feb 60	Mar 60	Apr 60	May 60	Jun 60
2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2019	Jan 90	Feb 90	Mar 90	Apr 90	May 90	Jun 90
													2019	Jan 120	Feb 120	Mar 120	Apr 120	May 120	Jun 120
													2019	Jan 150	Feb 150	Mar 150	Apr 150	May 150	Jun 150
													2019	Jan BR	Feb BR	Mar BR	Apr BR	May BR	Jun BR
													2019	Jan RF	Feb RF	Mar RF	Apr RF	May RF	Jun RF
													2019	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC
													2019	Jan VS	Feb VS	Mar VS	Apr VS	May VS	Jun VS
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
													2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	

Oct 31, 2025

\$0.00
ClosedOct 31, 2025
Closed\$0.00
Closed**Overview**

You have 0% left to pay on this loan.

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$1,500.00 Balance: \$0.00 Highest balance: \$1,500.00

Account details

Account Number 900000752370127 Account Number 900000XXXXXXXXXX

Account Status Transferred Account Status Refinanced

Open Date Jun 3, 2011 Open Date Jun 3, 2011

Last Activity Sep 30, 2025 Last Activity Oct 1, 2025

Type Educational Type Educational

Responsibility Individual Responsibility Individual

Remarks Account Transferred Or Sold Remarks Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance

Times 30/60/90 Days Late 0/0/9 Times 30/60/90 Days Late 0/0/9

Month's Reviewed 31 Times 30/60/90 Days Late 0/0/9

Terms Count 120 Month's Reviewed 32

Term Source Type Provided Terms Count 120

High Balance \$1,500.00 Term Source Type Provided

High Credit \$1,500.00 High Balance \$1,500.00

Monthly Payment \$0.00 High Credit \$1,500.00

Current Payment Status Late Over 120 Days Monthly Payment \$0.00

Amount Past Due Current Payment Status As Agreed

Payment history Amount Past Due

You've made 71% of reported payments for this account on time.

Payment history

You've made 72% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120	120	120	120	120	120	120	120	120	120		120	120	120	120	120	120	120	120	120	120		
2024	Jan	Feb	Mar	Apr	May	Jun	N/A	✓	✓	✓	N/A	N/A		120	120	120	120	✓	✓	✓	✓	✓	✓	✓	
	✓	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2023	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2022	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	N/A		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	✓	✓	✓	N/A		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓									
2021	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	N/A		30	30 days past due										
	✓	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A		60	60 days past due										
2020	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	N/A		90	90 days past due										
	✓	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A		120	120 days past due										
2019	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	N/A		150	150 days past due										
	✓	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A		BR	Bankruptcy										

✓ 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

DEPT OF EDUCATION/NELN

121 S 13TH ST

LINCOLN, NE 68508

(888) 486-4722

Account ID:

8ba28a6642ad82d9efaa66df5f7ab5b57

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
[\(888\) 486-4722](#)

Account ID:
d06ebc9a3c5eff153ba6039b4ccdec24

DEPT OF EDUCATION/NELN		\$0.00	\$0.00										
		Oct 31, 2025	Oct 31, 2025										
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: \$3,500.00	Balance: \$0.00	Highest balance: \$3,500.00										
Account details		Account details											
Account Number	900000752369927	Account Number	900000XXXXXXXXXX										
Account Status	Transferred	Account Status	Refinanced										
Open Date	Jul 20, 2010	Open Date	Jul 20, 2010										
Last Activity	Sep 30, 2025	Last Activity	Oct 1, 2025										
Type	Educational	Type	Educational										
Responsibility	Individual	Responsibility	Individual										
Remarks	Account Transferred Or Sold	Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance											
Times 30/60/90 Days Late	0/0/9	Remarks											
Month's Reviewed	31	Times 30/60/90 Days Late	0/0/9										
Terms Count	120	Month's Reviewed	32										
Term Source Type	Provided	Terms Count	120										
High Balance	\$3,500.00	Term Source Type	Provided										
High Credit	\$3,500.00	High Balance	\$3,500.00										
Monthly Payment	\$0.00	High Credit	\$3,500.00										
Current Payment Status	Late Over 120 Days	Monthly Payment	\$0.00										
Amount Past Due		Current Payment Status	As Agreed										
Payment history		Amount Past Due											
You've made 71% of reported payments for this account on time.													
2025	Jan 120	Feb 120	Mar 120	Apr 120	May 120	Jun 120	Jul 120	Aug 120	Sep 120	Oct 120	Nov 120	Dec 120	
2024	Jan N/A	Feb ✓	Mar ✓	Apr ✓	May N/A	Jun N/A	Jul 120	Aug 120	Sep 120	Oct ✓	Nov 120	Dec 120	
2023	Jan N/A	Feb N/A	Mar ✓	Apr ✓	May ✓	Jun ✓	Jul ✓	Aug ✓	Sep N/A	Oct ✓	Nov ✓	Dec ✓	
2022	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct ✓	Nov ✓	Dec ✓	
2021	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct 30	Nov 60	Dec 90	
2020	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct 120	Nov 150	Dec BR	
2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov CC	Dec VS	
 Paid on time		 30 days past due		 60 days past due		 90 days past due		 120 days past due		 150 days past due		 Bankruptcy	
 Repossession or foreclosure		 Collection or charge off		 Voluntary surrender		 No data available		 Paid on time		 30 days past due		 Creditor information	

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

DEPT OF EDUCATION/NELN
121 S 13TH ST
LINCOLN, NE 68508
[\(888\) 486-4722](tel:(888)486-4722)

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
[\(888\) 486-4722](tel:(888)486-4722)

Account ID:
43753a5c9e7a939d74c8372d4d494899

US DEPT OF ED/GLELSI	⊖	\$0.00	Mar 31, 2023	\$0.00	Mar 31, 2023															
		Closed	Closed	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:	\$11,682.00																
Account details	Account details																			
Account Number	3986482172760581		Account Number	217276XXXX																
Account Status	Transferred		Account Status	Refinanced																
Open Date	Aug 7, 2003		Open Date	Aug 7, 2003																
Last Activity	Feb 1, 2023		Last Activity	Mar 1, 2023																
Type	Educational		Type	Educational																
Responsibility	Individual		Responsibility	Individual																
Remarks	Account Transferred Or Sold			Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance																
Times 30/60/90 Days Late	0/0/0		Remarks	Times 30/60/90 Days Late																
Month's Reviewed	26		0/0/0	0/0/0																
Terms Count	0		Month's Reviewed	27																
Term Source Type	Term Source Type																			
High Balance	\$11,682.00		Term Source Type	\$11,682.00																
High Credit	\$11,682.00		High Balance	\$11,682.00																
Monthly Payment	\$0.00		High Credit	\$11,682.00																
Current Payment Status	As Agreed		Monthly Payment	\$0.00																
Amount Past Due	Amount Past Due																			
Payment history	Amount Past Due																			
You've made 100% of reported payments for this account on time.	Payment history																			
2023	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2023	Jan	Feb	Mar	Apr	May	Jun	
	✓	✓					✓	✓	✓					✓	✓	✓				
2022	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2022	Jan	Feb	Mar	Apr	May	Jun	
	✓	✓	✓	✓	✓	✓	✓	✓	✓					✓	✓	✓				
2021	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2021	Jan	Feb	Mar	Apr	May	Jun	
	✓	✓	✓	✓	✓	✓	✓	✓	✓					✓	✓	✓				
2020	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2020	Jan	Feb	Mar	Apr	May	Jun	
	N/A	N/A	N/A	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					

2018	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A		150 150 days past due
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		BR Bankruptcy
2017	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A		RF Repossession or foreclosure
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		CC Collection or charge off
2016	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A		VS Voluntary surrender
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		N/A No data available
								Creditor information
								US DEPT OF ED/GLELSI
								PO BOX 7860
								MADISON, WI 53707
								(800) 236-4300
								✓ 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

NELNET LOAN SERVICIN
PO BOX 82561
LINCOLN, NE 68501
[\(888\) 486-4722](#)

Account ID:
a6f52132092fca95778018a812f82111

US DEPT OF ED/GLELSI	-	Mar 31, 2023	\$0.00	Mar 31, 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: \$19,673.00	Balance: \$0.00	Highest balance: \$19,673.00	
		Account details		Account details		
		Account Number	2986482172762581	Account Number	217276XXXX	
		Account Status	Transferred	Account Status	Refinanced	
		Open Date	Jul 20, 2010	Open Date	Jul 20, 2010	
		Last Activity	Feb 1, 2023	Last Activity	Mar 1, 2023	
		Type	Educational	Type	Educational	
		Responsibility	Individual	Responsibility	Individual	
		Remarks	Account Transferred Or Sold	Remarks	Account Transferred To Another Office, 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	0/0/0	
		Terms Count	0	Month's Reviewed	27	
		Term Source Type		Terms Count	0	
		High Balance	\$19,673.00	Term Source Type		
		High Credit	\$19,673.00	High Balance	\$19,673.00	
		Monthly Payment	\$0.00	High Credit	\$19,673.00	
		Current Payment Status	As Agreed	Monthly Payment	\$0.00	
		Amount Past Due		Current Payment Status	As Agreed	
		Payment history		Amount Past Due		
		You've made 100% of reported payments for this account on time.		Payment history		
2023	Jan ✓	Feb ✓	Mar	Apr	May	
	Jul	Aug	Sep	Oct	Nov	Dec
2023	Jan ✓	Feb ✓	Mar ✓	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec

	Jan	Feb	Mar	Apr	May	Jun		Jan	Feb	Mar	Apr	May	Jun
2022	✓	✓	✓	✓	✓	✓	2022	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	2021	✓	✓	✓	✓	✓	✓
	Jan	Feb	Mar	Apr	May	Jun		Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	N/A	N/A	N/A	N/A	N/A	N/A							
	Jul	Aug	Sep	Oct	Nov	Dec		30	30 days past due				
	N/A	N/A	N/A	N/A	N/A	N/A		60	60 days past due				
2019	✓	✓	✓	✓	✓	✓	✓	90	90 days past due				
	N/A	N/A	N/A	N/A	N/A	N/A		120	120 days past due				
	Jul	Aug	Sep	Oct	Nov	Dec		150	150 days past due				
2018	✓	✓	✓	✓	✓	✓	✓	BR	Bankruptcy				
	N/A	N/A	N/A	N/A	N/A	N/A		RF	Repossession or foreclosure				
	Jul	Aug	Sep	Oct	Nov	Dec		CC	Collection or charge off				
2017	✓	✓	✓	✓	✓	✓	✓	VS	Voluntary surrender				
	N/A	N/A	N/A	N/A	N/A	N/A		N/A	No data available				
2016	✓	✓	✓	✓	✓	✓	✓	Creditor information					
	N/A	N/A	N/A	N/A	N/A	N/A		US DEPT OF ED/GLELSI					
	Jul	Aug	Sep	Oct	Nov	Dec		PO BOX 7860					
	N/A	N/A	N/A	N/A	N/A	N/A		MADISON, WI 53707					
	✓	Paid on time						(800) 236-4300					
	30	30 days past due											
	60	60 days past due											
	90	90 days past due						Account ID:					
	120	120 days past due						9a55ce0c60fcf2127f8a5420107f8d95					
	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

NELNET LOAN SERVICIN
PO BOX 82561
LINCOLN, NE 68501
(888) 486-4722

Account ID:
cf1ef9a82e9bdee7b54fb779a4b28bbb

Other

Total count	0	0	2
TOGETHER LOANS	0	Jan 13, 2025	\$0.00 Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$368.00

Account details

Account Number CB0079XXXX

Account Status Closed

Open Date Feb 12, 2023

Last Activity Jan 1, 2025

Type Unsecured

Responsibility Maker

Remarks

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

Month's Reviewed	24
Terms Count	59
Term Source Type	Provided
High Balance	\$368.00
High Credit	\$368.00
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

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

TOGETHER LOANS
220 N GREEN ST STE 5019
CHICAGO, IL 60607
[\(470\) 435-6300](#)

Account ID:
2853d9358a7818abcd7ef4f4ac69a9d2

TOGETHER LOANS (1)

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: **\$0.00** Highest balance: **\$220.00**

Account details

Account Number	CB0032XXXX
Account Status	Closed
Open Date	Apr 27, 2022
Last Activity	Jul 1, 2022
Type	Unsecured
Responsibility	Maker
Remarks	
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	2
Terms Count	24
Term Source Type	Provided

High Balance	\$220.00
High Credit	\$220.00
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.

2022	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	Rerossession or foreclosure				
	CC	Collection or charge off				
	VS	Voluntary surrender				
	N/A	No data available				

Creditor information

TOGETHER LOANS
220 N GREEN ST STE 5019
CHICAGO, IL 60607
[\(470\) 435-6300](#)

Account ID:
925b9eb06670d0c9865084e41dfb9970

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	7	15
Hide Details	⊖	EPIC CHEVROLET CADIL Feb 8, 2026	EPIC CHEVROLET CADIL Feb 8, 2026

Creditor information

EPIC CHEVROLET CADIL
2449 FULTON AVE
SACRAMENTO, CA 958250347

Hide Details	⊖	GLOBAL LENDING SERVI Feb 8, 2026	GLOBAL LENDING SERVI Feb 8, 2026
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Creditor information

GLOBAL LENDING SERVI
PO BOX 10437
GREENVILLE, SC 29603

Hide Details	⊖	CONSUMER PORTFOLIO SVC Finance	CONSUMER PORTFOLIO SVC Finance
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Creditor information

CONSUMER PORTFOLIO SVC
16355 LAGUNA CANYON RD
IRVINE, CA 92618

Hide Details 

EXETER FINANCE
Feb 8, 2026
LLC/WCG
Finance

Creditor information

EXETER FINANCE LLC/WCG
2101 W JOHN CARPENTER FW
IRVING, TX 75063

Hide Details 

GLOBAL LENDING
Feb 8, 2026
SERVICE
Finance

Creditor information

GLOBAL LENDING SERVICE
3399 PEACHTREE RD NE STE
ATLANTA, GA 30326

Hide Details 

NCCINC/EPIC
Feb 8, 2026
CHEVROLET
Automotive

Creditor information

NCCINC/EPIC CHEVROLET
2449 FULTON AVE
SACRAMENTO, CA 95825

Hide Details 

NOWCOM/WESTLAKE
Feb 8, 2026
FINANC
Automotive

Creditor information

NOWCOM/WESTLAKE FINANC
4751 WILSHIRE BLVD
LOS ANGELES, CA 90010

Hide Details 

700 CREDIT/WEST
Jan 22, 2026
MITSUB
Automotive

Creditor information

700 CREDIT/WEST MITSUB
624 6TH ST
ORLAND, CA 95963

Hide Details 

NOWCOM/WESTLAKE
Jan 22, 2026
FINANC
Automotive

Creditor information

NOWCOM/WESTLAKE FINANC
4751 WILSHIRE BLVD
LOS ANGELES, CA 90010

Hide Details 

UNITED AUTO CREDIT
Jan 22, 2026
CO
Finance

Creditor information

UNITED AUTO CREDIT CO
1071 CAMELBACK ST STE 10
NEWPORT BEACH, CA 92660

Hide Details 

Jan 7, 2026
GLOBAL LENDING SERVI
Finance

Creditor information

GLOBAL LENDING SERVI

Hide Details 

GLOBAL LENDING

SERVICE

Finance

Creditor information

GLOBAL LENDING SERVICE
3399 PEACHTREE RD NE STE
ATLANTA, GA 30326

Hide Details 

NOWCOM/GENERAL

AUTO SA

Automotive

Creditor information

NOWCOM/GENERAL AUTO SA
845 ARDEN WAY
SACRAMENTO, CA 95815

Hide Details 

Mar 18, 2025

HANLEES NAPA INC

Automotive

Creditor information

HANLEES NAPA INC
495 SOSCOL AVENUE
NAPA, CA 94559

Hide Details 

NCCINC/HANLEES

SUBARU

Automotive

Creditor information

NCCINC/HANLEES SUBARU
495 SOSCOL AVE
NAPA, CA 94559

Hide Details 

Feb 26, 2025

HANLEES HILLTOP INC

Automotive

Creditor information

HANLEES HILLTOP INC
3233 AUTO PLAZA
RICHMOND, CA 94806

Hide Details 

Feb 26, 2025

NCCINC/HANLEES

HILLTOP

Automotive

Creditor information

NCCINC/HANLEES HILLTOP
3233 AUTO PLZ
RICHMOND, CA 94806

Hide Details 

Feb 21, 2025

HANLEES HILLTOP INC

Automotive

Creditor information

HANLEES HILLTOP INC
3233 AUTO PLAZA
RICHMOND, CA 94806

Hide Details 

Feb 21, 2025

NCCINC/HANLEES

HILLTOP

Automotive

Creditor information

Hide Details ⊖

Jan 5, 2025 MARIN M ENTERPRISES
Automotive

Creditor information

MARIN M ENTERPRISES
807 FRANCISCO BLVD E
SAN RAFAEL, CA 949014703

Hide Details ⊖

700 CREDIT/MARIN
MAZDA
Automotive

Creditor information

700 CREDIT/MARIN MAZDA
807 FRANCISCO BLVD E
SAN RAFAEL, CA 94901

Hide Details ⊖

NOWCOM/WESTLAKE
FINANC
Automotive

Creditor information

NOWCOM/WESTLAKE FINANC
4751 WILSHIRE BLVD
LOS ANGELES, CA 90010

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



Total count

Not available

Clean slate!
You have no collections

1

Hide Details ⊖

Feb 14, 2026 \$65.00
JEFFERSON CAPITAL SYST

Account details

Account Number	417984XXXX
Date Opened	Dec 12, 2025
Last Activity	Dec 1, 2025
Original Creditor	T-MOBILE
Monthly Payment	\$0.00
Term Source Type	Provided
Current Rating	Collection/Charge-off
Status	Closed
Type	Individual
High Balance	\$65.00
Unpaid Balance	\$65.00
Highest Adverse Rating	Collection/Charge-off
Most Recent Adverse Rating	Collection/Charge-off

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

Account details

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

2026 Jan Feb Mar Apr May Jun

CC Jul Aug Sep Oct Nov Dec

Paid on time

30 days past due

60 days past due

90 days past due

120 days past due

150 days past due

Bankruptcy

Repossession or foreclosure

Collection or charge off

Voluntary surrender

N/A No data available

Collection agency

JEFFERSON CAPITAL SYST
200 14TH AVE E
SARTELL, MN 56377
[\(866\) 219-0725](#)

Account ID:
7c4eeeaa41e9ecab1d46d82dd67d272ec

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
CAPITAL ONE AUTO FINAN	PO BOX 259407, PLANO, TX 75025	(800) 946-0332
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 84131	(800) 955-7070
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 841311293	(800) 955-7070
CHIME/STRIDE BANK NA	101 CALIFORNIA ST STE 50, SAN FRANCISCO, CA 94111	(888) 244-6363
DATA MORTGAGE INC	2200 SW ORANGEWOOD AVE, ORANGE, CA 92868	(888) 892-4070
DEPT OF EDUCATION/NELN	121 S 13TH ST, LINCOLN, NE 68508	(888) 486-4722
ESSEX MORTGAGE COMPANY	2200 W. ORANGEWOODAVE #1, ORANGE, CA 92868	(844) 478-2622
JEFFERSON CAPITAL SYST	200 14TH AVE E, SARTELL, MN 56377	(866) 219-0725
MERRICK BANK CORP	PO BOX 9201, OLD BETHPAGE, NY 11804	By mail only
SYNCB/CARE CREDIT	PO BOX 71757, PHILADELPHIA, PA 19176	Unavailable
SYNCB/CARE CREDIT	PO BOX 71757, PHILADELPHIA, PA 191761757	(866) 396-8254
TOGETHER LOANS	220 N GREEN ST STE 5019, CHICAGO, IL 60607	(470) 435-6300
US DEPT OF ED/GLEISI	PO BOX 7860, MADISON, WI 53707	(800) 236-4300

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.](#)