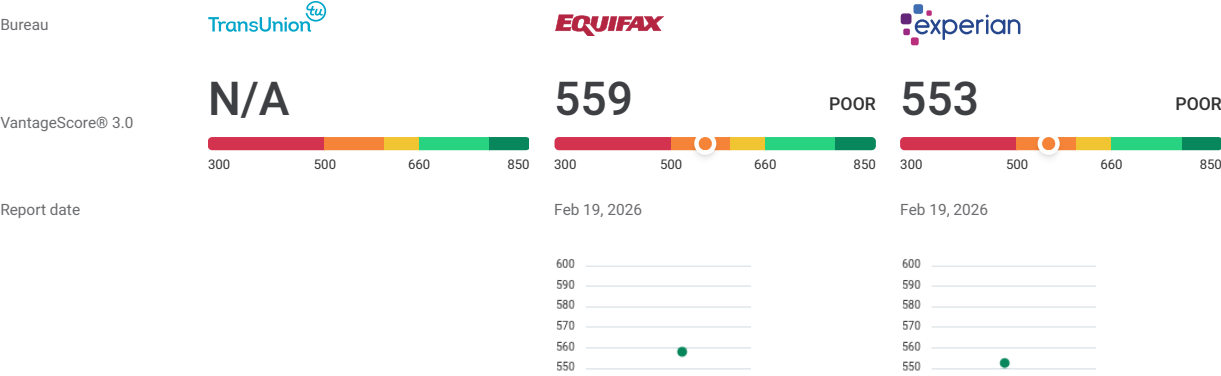


Credit report



Personal info

Reported names	Darla Garcia Darla M Parra	Darla Garcia Darla M Parra Darla Pappa
DOB	1987-10-21	1987-10-21
SSN	624-26-5802	624-26-5802
Employment info	Home	Home Rocket Lawer
Addresses	May 1, 2015 14820 Domart Ave, Norwalk, CA, 90650	Apr 19, 2015 14820 Domart Ave, Norwalk, CA, 906505303
	Sep 1, 2009 15814 Perilla Ave Apt 2, Paramount, CA, 90723	Sep 9, 2009 15814 Perilla Ave Apt 2, Paramount, CA, 907235220
	Mar 1, 2008 16024 Amber Valley Dr, Whittier, CA, 90604	Apr 9, 2007 4902 Morningside Ave, Santa Ana, CA, 927031152
	May 1, 2007 4902 Morningside Ave, Santa Ana, CA, 92703	
	Jun 1, 2006 117 Wakefield E Apt 5, Anaheim, CA, 92802	

Account summary

Bureau	TransUnion	EQUIFAX	experian
Total accounts	0	20	19
Open accounts	0	3	3
Closed accounts	0	17	16
Delinquent	0	6	6
Derogatory	0	7	7
Collections	0	1	1
Balances	\$0	\$31,736	\$32,062
Payments	\$0	\$1,467	\$769
Public records	0	0	0
Inquiries (2 years)	0	0	0

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

12

10

BANK OF AMERICA

Jan 29, 2026 \$3,108.00 In good standing

Jan 27, 2026 \$3,108.00 In good standing

Overview

You're currently using 16% of your account's limit.

Balance: \$3,108.00 Credit limit: \$19,200.00

Account details

Account Number 5524332858107934
Account Status Open
Open Date Jan 10, 1990
Last Activity Jan 1, 2026
Type Credit Card
Responsibility Authorized User

Account Previously In Dispute - Now Resolved By Data Furnisher

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

Month's Reviewed 29

Term Source Type Provided

High Balance \$17,010.00

High Credit \$19,200.00

Monthly Payment \$31.00

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

Overview

You're currently using 16% of your account's limit.

Balance: \$3,108.00 Credit limit: \$19,200.00

Account details

Account Number XXXX
Account Status Open
Open Date Jan 10, 1990
Last Activity Jan 1, 2026
Type Credit Card
Responsibility Authorized User

This Is An Account In Good Standing, Account Previously In Dispute - Now Resolved - Reported By Subscriber

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

Month's Reviewed 84

Term Source Type Provided

High Balance \$17,010.00

High Credit \$19,200.00

Monthly Payment \$31.00

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

✓ Paid on time

- BR

Bankruptcy
- RF

Repossession or foreclosure
- CC

Collection or charge off
- VS

Voluntary surrender
- N/A

No data available

- 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:
b4adaf5f93db1a86fd4ce10d0bd0cd30

Creditor information

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998
(800) 421-2110

Account ID:
27c11ec22cd85c4da62ecd6e6dbaa64

BANK OF AMERICA

Feb 17, 2026
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 Individual
Remarks Charged Off Account
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 Status Collection/Charge-off
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
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

Feb 14, 2026
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 XXXX
Account Status Charge Off
Open Date Apr 10, 2007
Last Activity Jun 1, 2023
Type Credit Card
Responsibility Individual
Remarks Unpaid Balance Reported As A Loss By Credit Grantor, Account Closed At Credit Grantor's Request
Times 30/60/90 Days Late 2/2/0
Month's Reviewed 84
Term Source Type
High Balance
High Credit \$9,600.00
Monthly Payment \$0.00
Current Payment Status Collection/Charge-off
Amount Past Due

Payment history

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

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

	30	60	60	✓	✓	CC	2022	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓
	CC	CC	CC	CC	CC	CC		Jul	Aug	Sep	Oct	Nov	Dec
2022	Jan	Feb	Mar	Apr	May	Jun		✓	30	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec	2021	Jan	Feb	Mar	Apr	May	Jun
	✓	30	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
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
	✓	✓	✓	✓	✓	✓	2019	Jan	Feb	Mar	Apr	May	Jun
2019	Jan	Feb	Mar	Apr	May	Jun		Jul	Aug	Sep	Oct	Nov	Dec
				N/A	N/A			✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		✓	Paid on time				
	N/A	✓	✓	✓	✓	✓		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

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998
(800) 421-2110

Creditor information

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 79998
(800) 421-2110

Account ID:
51b2cd9cd8293ecf8a19c6ae369ee4aa

Account ID:
0264e84c19d18867784a790eeffe5035

JPMCB CARD
SERVICES



Feb 11, 2026	\$1,308.00	Feb 11, 2026	\$1,308.00
Closed	Closed	Closed	Closed
Overview	Overview	Overview	Overview
You're currently using 131% of your account's limit.	You're currently using 131% of your account's limit.	You're currently using 131% of your account's limit.	You're currently using 131% of your account's limit.
Balance: \$1,308.00	Credit limit: \$1,000.00	Balance: \$1,308.00	Credit limit: \$1,000.00
Account details	Account details	Account details	Account details
Account Number 4266841420654319	Account Number 426684XXXXXX	Account Number 426684XXXXXX	Account Number 426684XXXXXX
Account Status Charge Off	Account Status Charge Off	Account Status Charge Off	Account Status Charge Off
Open Date Jan 30, 2015	Open Date Jan 30, 2015	Open Date Jan 30, 2015	Open Date Jan 30, 2015
Last Activity Jan 11, 2026	Last Activity Jan 11, 2026	Last Activity Jan 1, 2024	Last Activity Jan 1, 2024
Type Credit Card	Type Credit Card	Type Credit Card	Type Credit Card
Responsibility Individual	Responsibility Individual	Responsibility Individual	Responsibility Individual
Remarks Charged Off Account	Remarks Unpaid Balance Reported As A Loss	Remarks By Credit Grantor, Account Closed	Remarks By Credit Grantor, Account Closed
Times 30/60/90 Days Late 1/1/4	Times 30/60/90 Days Late 1/1/4	Times 30/60/90 Days Late 1/1/4	Times 30/60/90 Days Late 1/1/4
Month's Reviewed 99	Month's Reviewed 99	Month's Reviewed 84	Month's Reviewed 84
Term Source Type	Term Source Type	Term Source Type	Term Source Type
High Balance	High Balance	High Balance	High Balance
High Credit \$1,000.00	High Credit \$1,000.00	High Credit \$1,000.00	High Credit \$1,000.00
Monthly Payment \$0.00	Monthly Payment \$0.00	Monthly Payment \$0.00	Monthly Payment \$0.00
Current Payment Status Collection/Charge-off	Current Payment Status Collection/Charge-off	Current Payment Status Collection/Charge-off	Current Payment Status Collection/Charge-off
Amount Past Due \$1,308.00	Amount Past Due \$1,308.00	Amount Past Due	Amount Past Due
Payment history	Payment history	Payment history	Payment history

You've made 94% 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
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	120
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		✓
	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

JPMCB CARD SERVICES
PO BOX 15369
WILMINGTON, DE 198505369
(800) 945-2000

Account ID:
9ac893c22d8d6c1d7a3ecc22c12f40d2

Payment history

You've made 93% of reported payments for this account on time.

2026	Jan	Feb	Mar	Apr	May	Jun
	CC	CC				
	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	120
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
			✓	✓	✓	✓
	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

JPMCB CARD
PO BOX 15369
WILMINGTON, DE 19850
(800) 945-2000

Account ID:
6c3296b694e701768353cdc344572cad

BANK OF AMERICA

May 23, 2023

\$0.00
Closed

Overview

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

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

Account details

Account Number 5524334404963448
Account Status Charge Off
Open Date Apr 4, 2019

May 21, 2023

\$0.00
Closed

Overview

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

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

Account details

Account Number XXXX
Account Status Charge Off
Open Date Apr 4, 2019

Last Activity	May 1, 2023	Last Activity	May 1, 2023
Type	Credit Card	Type	Credit Card
Responsibility	Individual	Responsibility	Individual
Remarks	Account Paid For Less Than Full Balance	Remarks	Account Legally Paid In Full For Less Than Full Balance
Times 30/60/90 Days Late	3/1/0	Times 30/60/90 Days Late	3/1/0
Month's Reviewed	49	Month's Reviewed	50
Term Source Type		Term Source Type	
High Balance	\$1,179.00	High Balance	\$1,179.00
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	Collection/Charge-off
Amount Past Due		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:
66f485b1b0999161f5af9d2f404001d3

Payment history

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

2023	Jan	Feb	Mar	Apr	May	Jun
	30	60	30	✓	CC	
	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
				✓	✓	✓
	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 79998
(800) 421-2110

Account ID:
8b29343a9cb7545ec9aaf11a36ba530e

BANK OF AMERICA

May 19, 2023
\$0.00
Closed

Overview

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

Balance: \$0.00
Credit limit: \$500.00

Account details

May 17, 2023
\$0.00
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 Number	XXXX
Account Status	Charge Off	Account Status	Charge Off
Open Date	May 15, 2014	Open Date	May 15, 2014
Last Activity	Apr 19, 2023	Last Activity	May 1, 2023
Type	Credit Card	Type	Credit Card
Responsibility	Individual	Responsibility	Individual
Remarks	Account Paid For Less Than Full Balance	Remarks	Account Legally Paid In Full For Less Than Full Balance
Times 30/60/90 Days Late	4/1/0	Times 30/60/90 Days Late	4/1/0
Month's Reviewed	99	Month's Reviewed	84
Term Source Type		Term Source Type	
High Balance	\$730.00	High Balance	\$730.00
High Credit	\$500.00	High Credit	\$500.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	Late 30 Days	Current Payment Status	Collection/Charge-off
Amount Past Due		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.

2023	Jan	Feb	Mar	Apr	May	Jun
	30	60	30	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
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2018	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
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
	Jul	Aug	Sep	Oct	Nov	Dec
		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 94% of reported payments for this account on time.

2023	Jan	Feb	Mar	Apr	May	Jun
	30	60	30	30	CC	
	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
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
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
	✓	✓	✓	✓	✓	✓

- ✓ 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 79998
(800) 421-2110

Creditor information

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

Account ID:
4df1c81433d014af701e558d694fce0e

Account ID:
dfe1954ea346712e4ecbe95aba394675

SYNCB/JEWELRY
CUSTOM



Aug 14, 2020	\$0.00 Closed	May 15, 2020	\$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:	Credit limit:	Balance:	Credit limit:
\$0.00	\$6,000.00	\$0.00	\$6,000.00
Account details		Account details	
Account Number	5046620189511140	Account Number	504662XXXXXX
Account Status	Closed	Account Status	Closed
Open Date	Dec 18, 2015	Open Date	Dec 18, 2015
Last Activity	Aug 1, 2018	Last Activity	May 1, 2020
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	56	Month's Reviewed	54
Terms Count	0	Terms Count	0
Term Source Type		Term Source Type	
High Balance	\$4,304.00	High Balance	\$4,304.00
High Credit	\$6,000.00	High Credit	\$6,000.00
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.		You've made 100% of reported payments for this account on time.	
2020	Jan ✓ Jul ✓	Feb ✓ Aug ✓	Mar ✓ Sep ✓
2019	Jan N/A Jul ✓	Feb N/A Aug ✓	Mar N/A Sep ✓
2018	Jan N/A Jul N/A	Feb N/A Aug N/A	Mar N/A Sep N/A
2017	Jan N/A Jul N/A	Feb N/A Aug N/A	Mar N/A Sep N/A
2016	Jan N/A Jul N/A	Feb N/A Aug N/A	Mar N/A Sep N/A
2015	Jan Jul Aug Sep Oct Nov Dec N/A	Feb Aug Sep Oct Nov Dec N/A	Mar Sep Oct Nov Dec N/A
2020	Jan ✓ Jul ✓	Feb ✓ Aug ✓	Mar ✓ Sep ✓
2019	Jan ✓ Jul ✓	Feb ✓ Aug ✓	Mar ✓ Sep ✓
2018	Jan ✓ Jul ✓	Feb ✓ Aug ✓	Mar ✓ Sep ✓
2017	Jan ✓ Jul ✓	Feb ✓ Aug ✓	Mar ✓ Sep ✓
2016	Jan ✓ Jul ✓	Feb ✓ Aug ✓	Mar ✓ Sep ✓
2015	Jan Jul Aug Sep Oct Nov Dec N/A	Feb Aug Sep Oct Nov Dec N/A	Mar Sep Oct Nov Dec 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	
120 120 days past due		120 120 days past due	
150 150 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

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

Creditor information

SYNCB/JEWELRY CUSTOM
PO BOX 71757
PHILADELPHIA, PA 191761757
[\(866\) 396-8254](tel:8663968254)

Account ID:
0fc7e60edacf8050859cb624952101c2

Creditor information

SYNCB/JEWELRY CUSTOM
PO BOX 71757
PHILADELPHIA, PA 19176

Account ID:
a33bf4e672b78d424e496b7cdec7471b

SYNCB/SYNCHRONY
MAST

Jul 10, 2020
\$0.00
Closed

Overview

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

Balance: \$0.00
Credit limit: \$250.00

Account details

Account Number 5243631020717326
Account Status Closed
Open Date Oct 13, 2016
Last Activity Mar 1, 2018
Type Credit Card
Responsibility Individual

Remarks Closed Or Paid Account/zero Balance

Times 30/60/90 Days Late 0/0/0
Month's Reviewed 45

Term Source Type

High Balance \$910.00
High Credit \$250.00
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.

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

✓ Paid on time
30 30 days past due
60 60 days past due

Apr 12, 2020
\$0.00
Closed

Overview

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

Balance: \$0.00
Credit limit: \$250.00

Account details

Account Number 524363XXXXXX
Account Status Closed
Open Date Oct 13, 2016
Last Activity Apr 1, 2020
Type Credit Card
Responsibility Individual

Remarks Account Closed At Credit Grantor's Request

Times 30/60/90 Days Late 0/0/0
Month's Reviewed 43

Term Source Type

High Balance \$910.00
High Credit \$250.00
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.

2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓		
	Jul	Aug	Sep	Oct	Nov	Dec
2019	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
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
				✓	✓	✓

✓ 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

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/SYNCHRONY MAST
PO BOX 71727
PHILADELPHIA, PA 191761727
(866) 396-8254

Account ID:
b7356619175fb09fa472c1f25e9b3e40

Creditor information

SYNCB/MC
PO BOX 71746
PHILADELPHIA, PA 19176
(844) 406-7427

Account ID:
36131734b824715b124e53fa60d0bbac

SYNCB/PAYPAL



Jul 2, 2020

\$0.00
Closed

Overview

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

Balance: \$0.00
Credit limit: \$800.00

Account details

Account Number 6044192101463875
Account Status Closed
Open Date Jan 27, 2014
Last Activity Feb 1, 2016
Type Credit Card
Responsibility Individual

Remarks Closed Or Paid Account/zero Balance

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

Month's Reviewed 14

Term Source Type

High Balance \$199.00

High Credit \$800.00

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.

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
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

Mar 3, 2020

\$0.00
Closed

Overview

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

Balance: \$0.00
Credit limit: \$800.00

Account details

Account Number 604419XXXXXX
Account Status Closed
Open Date Jan 27, 2014
Last Activity Mar 1, 2020
Type Credit Card
Responsibility Individual

Remarks Account Closed At Credit Grantor's Request

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

Month's Reviewed 11

Term Source Type

High Balance \$199.00

High Credit \$800.00

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.

2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓			
	Jul	Aug	Sep	Oct	Nov	Dec
2019	Jan	Feb	Mar	Apr	May	Jun
					✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2018	Jan	Feb	Mar	Apr	May	Jun
	✓	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				

	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	
	✓	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/PPC
PO BOX 71746
PHILADELPHIA, PA 19176
[\(844\) 373-4961](tel:8443734961)

Account ID:
3a43d39d4526a9b36502528736aace5b

Creditor information

SYNCB/PAYPAL
PO BOX 71727
PHILADELPHIA, PA 191761727
[\(844\) 373-4961](tel:8443734961)

Account ID:
d3ec4addb63bffadd317d7a894a785e0

MACYS/CITIBANK

NA

Dec 21, 2019

\$0.00

Closed

Overview

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

Balance:

\$0.00

Credit limit:

\$600.00

Account details

Account Number

440746533480

Account Status

Closed

Open Date

Nov 7, 2010

Last Activity

Feb 1, 2016

Type

Charge Account

Responsibility

Individual

Remarks

Closed Or Paid Account/zero Balance

Times 30/60/90 Days Late

0/0/0

Month's Reviewed

99

Terms Count

0

Term Source Type

High Balance

\$1,533.00

High Credit

\$600.00

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.

We're showing the most recent 81 months available.

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

2019

Jan

Feb

Mar

Apr

May

Jun

N/A

N/A

N/A

N/A

N/A

✓

Jul

Aug

Sep

Oct

Nov

Dec

Sep 20, 2018

\$0.00

Closed

Overview

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

Balance:

\$0.00

Credit limit:

\$600.00

Account details

Account Number

440746XX

Account Status

Closed

Open Date

Nov 7, 2010

Last Activity

Sep 1, 2018

Type

Charge Account

Responsibility

Individual

Remarks

Account Closed At Credit Grantor's Request

Times 30/60/90 Days Late

0/0/0

Month's Reviewed

84

Terms Count

0

Term Source Type

High Balance

\$1,533.00

High Credit

\$600.00

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.

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

MACYS/CITIBANK NA
PO BOX 6789
SIOUX FALLS, SD 571176789
(800) 243-6552

Creditor information

MACYS/CBNA
PO BOX 6789
SIOUX FALLS, SD 57117
(800) 243-6552

Account ID:
8b13780252dcf425c7de310522ba5611

Account ID:
db72a2ae711792f7d3302fcb0fbc8e82

SYNCB/CHEVRON
PLCC



May 25, 2017

\$0.00
Closed

Overview

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

Balance: \$0.00 Credit limit: \$600.00

Account details

Account Number 7061592000401288

Account Status Closed

Open Date Aug 10, 2008

Last Activity Apr 1, 2010

Type Charge Account

Responsibility Individual

Remarks Account Closed At Consumer's Request, Closed Or Paid Account/zero Balance

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

Month's Reviewed 99


Terms Count 0

Term Source Type


High Balance	\$723.00
High Credit	\$600.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

We're showing the most recent 81 months available.

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

2017	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A		
	Jul	Aug	Sep	Oct	Nov	Dec
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
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
	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
	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
	Jul	Aug	Sep	Oct	Nov	Dec
		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/CHEVRON PLCC
PO BOX 71757
PHILADELPHIA, PA 191761757
[\(866\) 396-8254](tel:8663968254)

Account ID:
6320ca8f90e0b5af24b361966e68f422

U.S. BANK		Mar 31, 2017	\$0.00 Closed	Mar 31, 2017	\$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: \$1,500.00	Balance: \$0.00	Credit limit: \$1,500.00

Account details		Account details	
Account Number	4186190002168935	Account Number	XXXX
Account Status	Closed	Account Status	Closed
Open Date	Feb 1, 2017	Open Date	Feb 1, 2017
Last Activity	Jan 28, 2017	Last Activity	Mar 1, 2017
Type	Credit Card	Type	Credit Card
Responsibility	Individual	Responsibility	Individual
Remarks	Account Closed At Consumer's Request	Remarks	Account Closed At Consumer's Request
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	1	Month's Reviewed	1
Term Source Type		Term Source Type	
High Balance	\$0.00	High Balance	
High Credit	\$1,500.00	High Credit	\$1,500.00
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

2017	Jan	Feb	Mar	Apr	May	Jun
		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

U.S. BANK
CBDISPUTES PO BOX 108
SAINT LOUIS, MO 63166
(800) 285-8585

Account ID:
494d550872b6777462f7fca14706eae2

Payment history

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

2017	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

US BANK
4325 17TH AVE S
FARGO, ND 58125
(866) 234-4750

Account ID:
79a041ed90c39a1dfe848d57acd5fb1e

SHERWOOD MGMT
INC/DA



Mar 2, 2017
\$0.00
Closed

Overview

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

Balance: \$0.00
Credit limit: \$2,633.00

Account details

Account Number	9371090792
Account Status	Closed
Open Date	Mar 26, 2011
Last Activity	Nov 1, 2012
Type	Charge Account
Responsibility	Individual

Remarks	Account Closed At Consumer's Request
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	69
Terms Count	0
Term Source Type	
High Balance	\$2,633.00
High Credit	\$2,633.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

2017	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A				
	Jul	Aug	Sep	Oct	Nov	Dec
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
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
	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
			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

SHERWOOD MGMT INC/DA
PO BOX 3750
CULVER CITY, CA 902313750
(714) 973-2117

Account ID:
30375a90532f3aa33fb67527cc3bc9ef

Auto loans

Total count	0	3	3
TOYOTA FINANCIAL SER	Nov 28, 2025 \$19,258.00 Past due	Nov 28, 2025 \$19,258.00 In good standing	
	Overview You have 49% left to pay on this loan.	Overview You have 49% left to pay on this loan.	

Balance:	Highest balance:	Balance:	Highest balance:
\$19,258.00	\$39,312.00	\$19,258.00	\$39,312.00

Account details

Account Number	70400269249420001
Account Status	Open
Open Date	Mar 31, 2022
Last Activity	Nov 1, 2025
Type	Automobile
Responsibility	Joint Contractual Liability
Remarks	Auto
Times 30/60/90 Days Late	14/1/0
Month's Reviewed	44
Terms Count	74
Term Source Type	Provided
High Balance	\$39,312.00
High Credit	\$39,312.00
Monthly Payment	\$626.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

2025	Jan	Feb	Mar	Apr	May	Jun
	✓	30	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	30	60	✓	30		
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	30	30	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	30	✓	30	✓	30
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	30	30	30
	Jul	Aug	Sep	Oct	Nov	Dec
	30	✓	✓	✓	✓	30
2022	Jan	Feb	Mar	Apr	May	Jun
			✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	30
✓	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

TOYOTA FINANCIAL SER
CREDIT DISPUTE RESEARCH TEAM
CEDAR RAPIDS, IA 524090004
[\(800\) 874-8822](tel:8008748822)

Account ID:
bfd91399c74120782d5837f1f9ad3822

Account details

Account Number	704002XXXXXXXXXX
Account Status	Open
Open Date	Mar 31, 2022
Last Activity	Nov 1, 2025
Type	Automobile
Responsibility	Joint Contractual Liability
Remarks	Current Account/was Delinquent 60 Days Past Due Date
Times 30/60/90 Days Late	14/1/0
Month's Reviewed	45
Terms Count	74
Term Source Type	Provided
High Balance	\$39,312.00
High Credit	\$39,312.00
Monthly Payment	\$626.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

You've made 67% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	✓	30	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	30	60	✓	30	✓	
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	30	30	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	30	✓	30	✓	30
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	30	30	30
	Jul	Aug	Sep	Oct	Nov	Dec
	30	✓	✓	✓	✓	30
2022	Jan	Feb	Mar	Apr	May	Jun
			✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	30
✓	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

TOYOTA MOTOR CREDIT
PO BOX 9786
CEDAR RAPIDS, IA 52409

Account ID:
47dec5e7edda420bcbaeecb9dc7c2659

LENDMARK
FINANCIAL SER



Aug 31, 2020

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Jun 22, 2020

\$0.00
Closed

Overview

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	320011XXXXX
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
				✓	✓	✓
	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				

Payment history

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

2020	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
2118 USHER STREET
COVINGTON, GA 30014
(866) 413-8340

Account ID:
acc05d2c8384ffe568b220a6f29c26a2

Creditor information

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

Account ID:
2abaa128429f0f817e53cf4a915c984e

WELLS FARGO AUTO
CRE

Jun 30, 2017
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance:
\$0.00

Highest balance:
\$21,988.00

Account details

Account Number	518272322402
Account Status	Closed
Open Date	Feb 18, 2013
Last Activity	Jun 1, 2017

Jun 30, 2017
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance:
\$0.00

Highest balance:
\$21,988.00

Account details

Account Number	518272XXXXXX
Account Status	Closed
Open Date	Feb 18, 2013
Last Activity	Jun 1, 2017

Type	Automobile	Type	Automobile
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	51	Month's Reviewed	52
Terms Count	72	Terms Count	72
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$21,988.00	High Balance	\$21,988.00
High Credit	\$21,988.00	High Credit	\$21,988.00
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

2017	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	
	Jul	Aug	Sep	Oct	Nov	Dec
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
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
	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

WELLS FARGO AUTO CRE
PO BOX 71092
CHARLOTTE, NC 28272
(800) 289-8004

Account ID:
b99a74f9516e3ed75dd93c2e2382095c

Payment history

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

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
	✓	✓	✓	✓	✓	✓
2014	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2013	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

WFBNA AUTO
PO BOX 71092
CHARLOTTE, NC 28272
(800) 289-8004

Account ID:
abe189ef4f877d71ed4e49db01064433

Other

Total count 0

AFFIRM INC

4

5

Feb 3, 2026

\$326.00

In good standing

Overview

You have 53% left to pay on this loan.

Balance:	Highest balance:
\$326.00	\$612.00

Account details	
Account Number	LGI9ACXX
Account Status	Open
Open Date	Oct 14, 2025
Last Activity	Feb 1, 2026
Type	Unsecured
Responsibility	Individual
Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	4
Terms Count	6
Term Source Type	Provided
High Balance	\$612.00
High Credit	\$612.00
Monthly Payment	\$112.00
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
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:
fa075e9ca140d22b33d9bfe6ed5c304d

UPGRADE INC		Jan 31, 2026		\$0.00	Closed	Jan 21, 2026		\$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		\$92.00		\$0.00		\$92.00			
		Account details				Account details					
		Account Number		355378062		Account Number		355378XXX			
		Account Status		Closed		Account Status		Closed			
		Open Date		Oct 21, 2025		Open Date		Oct 21, 2025			
Last Activity		Jan 1, 2026		Last Activity		Jan 1, 2026					

UPGRADE INC

Terms Count	3	Term Source Type	Provided
Term Source Type	Provided	High Balance	\$433.00
High Balance	\$433.00	High Credit	\$433.00
High Credit	\$433.00	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.

2025	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					

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

Creditor information

UPGRADE INC
275 BATTERY ST 22ND FL
SAN FRANCISCO, CA 941113305
(855) 997-3100

UPGRADE INC
275 BATTERY ST FL 23
SAN FRANCISCO, CA 94111

Account ID:
fa7f0053762a0f46c4e99fd72115333c

Account ID:
b81bec47a29504d5bc4660542102ceb0

UPGRADE INC



Dec 9, 2025 \$0.00 Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$797.00

Account details

Account Number	339476609
Account Status	Closed
Open Date	Aug 11, 2025
Last Activity	Nov 1, 2025
Type	Unsecured
Responsibility	Individual

Remarks Closed Or Paid Account/zero Balance

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

Month's Reviewed 3

Terms Count 3

Term Source Type Provided

High Balance \$797.00

High Credit \$797.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Nov 11, 2025 \$0.00 Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$797.00

Account details

Account Number	339476XXX
Account Status	Closed
Open Date	Aug 11, 2025
Last Activity	Nov 1, 2025
Type	Unsecured
Responsibility	Individual

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

Month's Reviewed 3

Terms Count 3

Term Source Type Provided

High Balance \$797.00

High Credit \$797.00

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.

2025	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

UPGRADE INC
275 BATTERY ST 22ND FL
SAN FRANCISCO, CA 941113305
(855) 997-3100

Account ID:
f8b7ebb3c95c36e5211e7dfb7033d700

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

UPGRADE INC
275 BATTERY ST FL 23
SAN FRANCISCO, CA 94111

Account ID:
018ea9710e3bcd8cb7c08da416bbba1

WELK RESORT
GROUP



Dec 31, 2023

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

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

Account details

Account Number	P312857
Account Status	Closed
Open Date	Jan 16, 2022
Last Activity	Nov 30, 2023
Type	Time Shared Loan
Responsibility	Joint Contractual Liability
Remarks	Involuntary Repossession
Times 30/60/90 Days Late	1/1/4
Month's Reviewed	21
Terms Count	120
Term Source Type	Provided
High Balance	\$47,036.00
High Credit	\$47,036.00
Monthly Payment	\$810.00
Current Payment Status	Repossession/Foreclosure
Amount Past Due	

Payment history

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

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

Dec 31, 2023

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

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

Account details

Account Number	P31285X
Account Status	Closed
Open Date	Jan 16, 2022
Last Activity	Dec 1, 2023
Type	Time Shared Loan
Responsibility	Joint Contractual Liability
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	20
Terms Count	120
Term Source Type	Provided
High Balance	\$47,036.00
High Credit	\$47,036.00
Monthly Payment	\$0.00
Current Payment Status	Repossession/Foreclosure
Amount Past Due	

Payment history

You've made 70% of reported payments for this account on time.

2023	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	30
	60	90	120	120	120	RF
2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓

<div> <div>✓</div> <div>Paid on time</div> </div> <div> <div>30</div> <div>30 days past due</div> </div> <div> <div>60</div> <div>60 days past due</div> </div> <div> <div>90</div> <div>90 days past due</div> </div> <div> <div>120</div> <div>120 days past due</div> </div> <div> <div>150</div> <div>150 days past due</div> </div> <div> <div>BR</div> <div>Bankruptcy</div> </div> <div> <div>RF</div> <div>Repossession or foreclosure</div> </div> <div> <div>CC</div> <div>Collection or charge off</div> </div> <div> <div>VS</div> <div>Voluntary surrender</div> </div> <div> <div>N/A</div> <div>No data available</div> </div>	<div> <div>Jul</div> <div>✓</div> </div> <div> <div>Aug</div> <div>✓</div> </div> <div> <div>Sep</div> <div>✓</div> </div> <div> <div>Oct</div> <div>✓</div> </div> <div> <div>Nov</div> <div>✓</div> </div> <div> <div>Dec</div> <div>✓</div> </div> <div> <div>✓</div> <div>Paid on time</div> </div> <div> <div>30</div> <div>30 days past due</div> </div> <div> <div>60</div> <div>60 days past due</div> </div> <div> <div>90</div> <div>90 days past due</div> </div> <div> <div>120</div> <div>120 days past due</div> </div> <div> <div>150</div> <div>150 days past due</div> </div> <div> <div>BR</div> <div>Bankruptcy</div> </div> <div> <div>RF</div> <div>Repossession or foreclosure</div> </div> <div> <div>CC</div> <div>Collection or charge off</div> </div> <div> <div>VS</div> <div>Voluntary surrender</div> </div> <div> <div>N/A</div> <div>No data available</div> </div>
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<div> <div>Creditor information</div> <div> <div>WELK RESORT GROUP</div> <div>8860 LAWRENCE WELK DR</div> <div>ESCONDIDO, CA 920266403</div> <div>(760) 481-7719</div> </div> </div> <div> <div>Account ID:</div> <div>e125c1ffc65abefdd9a1357d10ae5b4d</div> </div>	<div> <div>Creditor information</div> <div> <div>WHV RESORT GROUP</div> <div>8860 LAWRENCE WELK DR</div> <div>ESCONDIDO, CA 92026</div> <div>(760) 749-3182</div> </div> </div> <div> <div>Account ID:</div> <div>323bd5559497df2377959cea564cbdfd</div> </div>
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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	<div> <div>TransUnion</div> <div> <div>EQUIFAX</div> <div> <div>experian</div> </div> </div> </div>
Total count	<div> <div>Not available</div> <div> <div>Clean slate!</div> <div>You have no hard inquiries</div> </div> <div> <div>Clean slate!</div> <div>You have no hard inquiries</div> </div> </div>

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	<div> <div>TransUnion</div> <div> <div>EQUIFAX</div> <div> <div>experian</div> </div> </div> </div>
Total count	<div> <div>Not available</div> <div>1</div> <div>1</div> </div>
<div> <div>Hide Details</div> <div>⊖</div> </div>	<div> <div>Feb 13, 2026</div> <div> <div>\$377.00</div> <div>MIDLAND CREDIT MANAG</div> </div> </div> <div> <div>Feb 13, 2026</div> <div> <div>\$377.00</div> <div>MIDLAND CREDIT MANAGEM</div> </div> </div>
<div> <div>Account details</div> <div> <div>Account Number</div> <div>325530048</div> </div> <div> <div>Date Opened</div> <div>Jan 23, 2024</div> </div> <div> <div>Last Activity</div> <div>Jan 13, 2026</div> </div> <div> <div>Original Creditor</div> <div>SYNCHRONY BANK</div> </div> <div> <div>Monthly Payment</div> <div>\$0.00</div> </div> <div> <div>Term Source Type</div> <div></div> </div> <div> <div>Current Rating</div> <div>Collection/Charge-off</div> </div> <div> <div>Status</div> <div>Open</div> </div> <div> <div>Type</div> <div>Individual</div> </div> <div> <div>High Balance</div> <div>\$377.00</div> </div> <div> <div>Unpaid Balance</div> <div>\$377.00</div> </div> <div> <div>Highest Adverse Rating</div> <div>Collection/Charge-off</div> </div> <div> <div>Most Recent Adverse Rating</div> <div>No Data Available</div> </div> <div> <div>Comments</div> <div>Collection Account</div> </div> </div>	<div> <div>Account details</div> <div> <div>Account Number</div> <div>325530XXX</div> </div> <div> <div>Date Opened</div> <div>Jan 23, 2024</div> </div> <div> <div>Last Activity</div> <div>Jan 1, 2024</div> </div> <div> <div>Original Creditor</div> <div>SYNCHRONY BANK</div> </div> <div> <div>Monthly Payment</div> <div>\$0.00</div> </div> <div> <div>Term Source Type</div> <div>Provided</div> </div> <div> <div>Current Rating</div> <div>Collection/Charge-off</div> </div> <div> <div>Status</div> <div>Closed</div> </div> <div> <div>Type</div> <div>Individual</div> </div> <div> <div>High Balance</div> <div>\$377.00</div> </div> <div> <div>Unpaid Balance</div> <div>\$377.00</div> </div> <div> <div>Highest Adverse Rating</div> <div>Collection/Charge-off</div> </div> <div> <div>Most Recent Adverse Rating</div> <div>Collection/Charge-off</div> </div> <div> <div>Comments</div> <div>Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department</div> </div> </div>
<div> <div>Account details</div> <div> <div>You've Made 100% Of Reported Payments For This Account On Time.</div> </div> </div>	<div> <div>Account details</div> <div> <div>2026</div> <div>Jan</div> <div>Feb</div> <div>Mar</div> <div>Apr</div> <div>May</div> <div>Jun</div> </div> </div>

CC

JulAugSepOctNovDec

2025

JanFebMarAprMayJun

CCCCCC

JulAugSepOctNovDec

CCCCCC

2024

JanFebMarAprMayJun

N/AN/AN/AN/AN/AN/A

JulAugSepOctNovDec

N/ACCCCC

✓ Paid on time

3030 days past due

6060 days past due

9090 days past due

120120 days past due

150150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Collection agency

MIDLAND CREDIT MANAG
320 E BIG BEAVER RD STE 300
TROY, MI 480831271
(877) 822-0381

Account ID:
5fb9f2e056519f679f1d4d2085c690c9

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

2026

JanFebMarAprMayJun

CCCC

JulAugSepOctNovDec

CC

2025

JanFebMarAprMayJun

CCCC

JulAugSepOctNovDec

CCCC

2024

JanFebMarAprMayJun

CC

JulAugSepOctNovDec

CCCC

✓ Paid on time

3030 days past due

6060 days past due

9090 days past due

120120 days past due

150150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Collection agency

MIDLAND CREDIT MANAG
320 E BIG BEAVER RD STE
TROY, MI 48083
(877) 822-0381

Account ID:
f2f5b91797ce9fe93c37edb618fafa24

Public Records

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

Bureau

TransUnion

Total count

Not available

EQUIFAX

Clean slate!

You have no public records

experian

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 79998	(800) 421-2110
JPMCB CARD SERVICES	PO BOX 15369, WILMINGTON, DE 19850	(800) 945-2000
LENDMARK FINANCIAL SER	2118 USHER ST NW, COVINGTON, GA 30014	(866) 413-8340
MACYS/CITIBANK NA	PO BOX 6789, SIOUX FALLS, SD 57117	(800) 243-6552
MIDLAND CREDIT MANAGEM	320 E BIG BEAVER RD STE, TROY, MI 48083	(877) 822-0381
SHERWOOD MGMT INC/DA	PO BOX 3750, CULVER CITY, CA 902313750	(714) 973-2117
SYNCB/CHEVRON PLCC	PO BOX 71757, PHILADELPHIA, PA 191761757	(866) 396-8254
SYNCB/JEWELRY CUSTOM	PO BOX 71757, PHILADELPHIA, PA 19176	Unavailable
SYNCB/PAYPAL	PO BOX 71746, PHILADELPHIA, PA 19176	(844) 373-4961
SYNCB/SYNCHRONY MAST	PO BOX 71746, PHILADELPHIA, PA 19176	(844) 406-7427
TOYOTA FINANCIAL SER	PO BOX 9786, CEDAR RAPIDS, IA 52409	Unavailable
U.S. BANK	4325 17TH AVE S, FARGO, ND 58125	(866) 234-4750

UPGRADE INC	275 BATTERY ST FL 23, SAN FRANCISCO, CA 94111	Unavailable
WELK RESORT GROUP	8860 LAWRENCE WELK DR, ESCONDIDO, CA 92026	(760) 749-3182
WELLS FARGO AUTO CRE	PO BOX 71092, CHARLOTTE, NC 28272	(800) 289-8004

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.](#)