

# Credit report

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Bureau

**TransUnion<sup>®</sup>**
**EQUIFAX**
**experian**

VantageScore® 3.0

**N/A**

**523**

POOR


**520**

POOR



Report date

Feb 16, 2026

Feb 16, 2026



## Personal info

Reported names

Luz Urbina  
Urbina Izaguirre  
Marina Urbina Izaguirre  
Luz Urbin

Luz Urbina  
Izaguirre Marina Urbina  
Luz M Izaguirre

DOB

1985-08-09

1985-08-09

SSN

400-77-6364

400-77-6364

Employment info

Pegasus

Cleaning  
Na

Addresses

Jun 2, 2025  
2465 85th St Apt 2f, Brooklyn, NY,  
11214

Jun 3, 2025  
2465 85th St Apt 2f, Brooklyn, NY,  
112143511

Jan 14, 2025  
3045 Brighton 1st Pl, Brooklyn, NY,  
11235

Oct 7, 2024  
1571 77th St, Brooklyn, NY, 112282517

Oct 6, 2024  
1571 77th St, Brooklyn, NY, 11228

Mar 2, 2015  
3045 Brighton 3rd St Fl 1, Brooklyn, NY,  
112357408

Jul 1, 2017  
6414 The Lakes Dr Apt D, Raleigh, NC,  
27609

Aug 1, 2016  
6401 The Lakes Dr Apt J, Raleigh, NC,  
27609

Mar 1, 2015  
3045 Brighton 3rd St Apt 1, Brooklyn,  
NY, 11235

## Account summary

Bureau

**TransUnion<sup>®</sup>**
**EQUIFAX**
**experian**

Total accounts

0

15

21

Open accounts

0

9

2

Closed accounts

0

6

19

Delinquent

0

6

11

Derogatory

0

13

18

Collections

0

7

7

Balances

\$0

\$14,590

\$16,331

Payments

\$0

\$50

\$50

Public records

0

0

0

Inquiries (2 years)

0

3

4

## 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	8	8
CAPITAL ONE BANK USA	(-)	\$445.00 Feb 12, 2026 ● In good standing	\$436.00 Jan 15, 2026 ● In good standing
Overview	Overview	You're currently using 89% of your account's limit.	You're currently using 87% of your account's limit.
Balance: \$445.00	Credit limit: \$500.00	Balance: \$436.00	Credit limit: \$500.00
Account details	Account details	Account details	Account details
Account Number	5156768017592034	Account Number	515676XXXXXX
Account Status	Open	Account Status	Open
Open Date	Feb 21, 2024	Open Date	Feb 21, 2024
Last Activity	Feb 1, 2026	Last Activity	Jan 1, 2025
Type	Credit Card	Type	Credit Card
Responsibility	Individual	Responsibility	Individual
Remarks	Account Previously In Dispute - Now Resolved By Data Furnisher	Current Account/was Delinquent 90 Days Past Due Date, Account Previously In Dispute - Now Resolved - Reported By Subscriber	Days Past Due Date, Account Previously In Dispute - Now Resolved - Reported By Subscriber
Times 30/60/90 Days Late	2/2/1	Times 30/60/90 Days Late	2/2/1
Month's Reviewed	23	Month's Reviewed	23
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$539.00	High Balance	\$539.00
High Credit	\$500.00	High Credit	\$500.00
Monthly Payment	\$25.00	Monthly Payment	\$25.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due	Amount Past Due	Amount Past Due	Amount Past Due
Payment history	Payment history	Payment history	Payment history
You've made 78% of reported payments for this account on time.	You've made 78% of reported payments for this account on time.	You've made 78% of reported payments for this account on time.	You've made 78% of reported payments for this account on time.
2026 Jan ✓ Feb Mar Apr May Jun	2026 Jan ✓ Feb Mar Apr May Jun	2026 Jan ✓ Feb Mar Apr May Jun	2026 Jan ✓ Feb Mar Apr May Jun
Jul Aug Sep Oct Nov Dec	Jul Aug Sep Oct Nov Dec	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 ✓	2025 Jan ✓ Feb ✓ Mar ✓ Apr ✓ May ✓ Jun ✓	2025 Jan ✓ Feb ✓ Mar ✓ Apr ✓ May ✓ Jun ✓
Jul ✓ Aug ✓ Sep ✓ Oct ✓ Nov ✓ Dec ✓	Jul ✓ Aug ✓ Sep ✓ Oct ✓ Nov ✓ Dec ✓	Jul ✓ Aug ✓ Sep ✓ Oct ✓ Nov ✓ Dec ✓	Jul ✓ Aug ✓ Sep ✓ Oct ✓ Nov ✓ Dec ✓
2024 Jan ✓ Feb ✓ Mar N/A Apr ✓ May ✓ Jun ✓	2024 Jan ✓ Feb ✓ Mar N/A Apr ✓ May ✓ Jun ✓	2024 Jan ✓ Feb ✓ Mar N/A Apr ✓ May ✓ Jun ✓	2024 Jan ✓ Feb ✓ Mar N/A Apr ✓ May ✓ Jun ✓
Jul 30 ✓ Aug 30 ✓ Sep 30 ✓ Oct 60 ✓ Nov 90 ✓ Dec 60 ✓	Jul 30 ✓ Aug 30 ✓ Sep 30 ✓ Oct 60 ✓ Nov 90 ✓ Dec 60 ✓	Jul 30 ✓ Aug 30 ✓ Sep 30 ✓ Oct 60 ✓ Nov 90 ✓ Dec 60 ✓	Jul 30 ✓ Aug 30 ✓ Sep 30 ✓ Oct 60 ✓ Nov 90 ✓ Dec 60 ✓
✓ Paid on time	✓ Paid on time	✓ Paid on time	✓ Paid on time
30 30 days past due	30 30 days past due	30 30 days past due	30 30 days past due
60 60 days past due	60 60 days past due	60 60 days past due	60 60 days past due
90 90 days past due	90 90 days past due	90 90 days past due	90 90 days past due
120 120 days past due	120 120 days past due	120 120 days past due	120 120 days past due
150 150 days past due	150 150 days past due	150 150 days past due	150 150 days past due
BR Bankruptcy	BR Bankruptcy	BR Bankruptcy	BR Bankruptcy
RF Repossession or foreclosure	RF Repossession or foreclosure	RF Repossession or foreclosure	RF Repossession or foreclosure
CC Collection or charge off	CC Collection or charge off	CC Collection or charge off	CC Collection or charge off
VS Voluntary surrender	VS Voluntary surrender	VS Voluntary surrender	VS Voluntary surrender
N/A No data available	N/A No data available	N/A No data available	N/A No data available

#### Grading information

CAPITAL ONE BANK USA  
PO BOX 31293  
SALT LAKE CITY, UT 84131-1293

CAPITAL ONE

Account ID:  
d4539ca58717db29db8d25d448e41cb8Account ID:  
b520791f82570f70de165d18d22c9608CAPITAL ONE BANK  
USAFeb 11, 2026      \$145.00  
● In good standingJan 14, 2026      \$181.00  
● In good standing

## Overview

You're currently using 48% of your account's limit.

Balance: \$145.00      Credit limit: \$300.00

## Overview

You're currently using 60% of your account's limit.

Balance: \$181.00      Credit limit: \$300.00

## Account details

Account Number 5178059390672823      Account Number 517805XXXXXX

Account Status Open      Account Status Open

Open Date Jan 14, 2023      Open Date Jan 14, 2023

Last Activity Feb 1, 2026      Last Activity Jan 1, 2025

Type Credit Card      Type Credit Card

Responsibility Individual      Responsibility Individual

Remarks Credit Card      Remarks Current Account/was Delinquent 60 Days Past Due Date

Times 30/60/90 Days Late 2/1/0      Times 30/60/90 Days Late 2/1/0

Month's Reviewed 36      Month's Reviewed 36

Term Source Type Provided      Term Source Type Provided

High Balance \$427.00      High Balance \$427.00

High Credit \$300.00      High Credit \$300.00

Monthly Payment \$25.00      Monthly Payment \$25.00

Current Payment Status As Agreed      Current Payment Status As Agreed

Amount Past Due      Amount Past Due

## Payment history

You've made 92% 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

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 92% 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

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 31293Creditor information  
CAPITAL ONE

SALT LAKE CITY, UT 841311293  
**(800) 955-7070**

PO BOX 31293  
SALT LAKE CITY, UT 84131  
**(800) 955-7070**

Account ID:  
695bde4152d4e354ae48925998adb503

Account ID:

SYNCB/PAYPAL	②	Jan 25, 2026	\$3,184.00 Closed	Jan 25, 2026	\$3,184.00 Closed
		<b>Overview</b>	<b>Overview</b>	You're currently using 133% of your account's limit.	You're currently using 133% of your account's limit.
Balance: <b>\$3,184.00</b>	Credit limit: <b>\$2,400.00</b>	Balance: <b>\$3,184.00</b>	Credit limit: <b>\$2,400.00</b>		
<b>Account details</b>	<b>Account details</b>				
Account Number	<b>6044191080493499</b>	Account Number	<b>604419XXXXXX</b>		
Account Status	<b>Charge Off</b>	Account Status	<b>Charge Off</b>		
Open Date	<b>Aug 14, 2023</b>	Open Date	<b>Aug 14, 2023</b>		
Last Activity	<b>Dec 25, 2025</b>	Last Activity	<b>Jan 1, 2025</b>		
Type	<b>Credit Card</b>	Type	<b>Credit Card</b>		
Responsibility	<b>Individual</b>	Responsibility	<b>Individual</b>		
Remarks	<b>Charged Off Account</b>	Remarks	<b>Unpaid Balance Reported As A Loss By Credit Grantor</b>		
Times 30/60/90 Days Late	<b>1/1/3</b>	Times 30/60/90 Days Late	<b>1/1/3</b>		
Month's Reviewed	<b>29</b>	Month's Reviewed	<b>30</b>		
Term Source Type		Term Source Type			
High Balance		High Balance			
High Credit	<b>\$2,400.00</b>	High Credit	<b>\$2,400.00</b>		
Monthly Payment	<b>\$0.00</b>	Monthly Payment	<b>\$0.00</b>		
Current Payment Status	<b>Collection/Charge-off</b>	Current Payment Status	<b>Collection/Charge-off</b>		
Amount Past Due	<b>\$3,184.00</b>	Amount Past Due	<b>\$3,184.00</b>		
<b>Payment history</b>	<b>Payment history</b>				
You've made 83% of reported payments for this account on time.		You've made 83% of reported payments for this account on time.			
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		2026 Jan CC Feb Mar Apr May Jun			
2024 Jan ✓ Feb ✓ Mar ✓ Apr ✓ May ✓ Jun ✓ Jul ✓ Aug 30 Sep 60 Oct 90 Nov 120 Dec 120		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			
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		2024 Jan ✓ Feb ✓ Mar ✓ Apr ✓ May ✓ Jun ✓ Jul ✓ Aug 30 Sep 60 Oct 90 Nov 120 Dec 120			
		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			
<b>Creditor information</b>	<b>Creditor information</b>				
SYNCB/PAYPAL PO BOX 71727 PHILADELPHIA, PA 191761727 (844) 373-4961					

Account ID:  
7d7da4865e28a0a606a58f7d39b0ff32

SYNCB/PPC  
PO BOX 71746  
PHILADELPHIA, PA 19176  
[\(844\) 373-4961](#)

Account ID:  
532b5a8ecb24a046e040e31e6b312779

CELTIC  
BANK/CONTFINCO



Jan 5, 2026

\$0.00

Closed

Jan 5, 2026

\$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:

\$600.00

Balance:

\$0.00

Credit limit:

\$600.00

#### Account details

#### Account details

Account Number

5346360700862865

Account Number

534636XXXXXX

Account Status

Charge Off

Account Status

Charge Off

Open Date

Sep 18, 2023

Open Date

Sep 18, 2023

Last Activity

Dec 5, 2025

Last Activity

Dec 1, 2024

Type

Credit Card

Type

Credit Card

Responsibility

Individual

Responsibility

Individual

Remarks

Charged Off Account

Unpaid Balance Reported As A Loss

Times 30/60/90 Days Late

1/1/2

Remarks By Credit Grantor, Transferred To Another Lender

Month's Reviewed

27

Times 30/60/90 Days Late

1/1/2

Term Source Type

Term Source Type

28

High Balance

Term Source Type

High Credit

\$600.00

High Balance

Monthly Payment

\$0.00

High Credit

\$600.00

Current Payment Status

Collection/Charge-off

Monthly Payment

\$0.00

Amount Past Due

Current Payment Status

Collection/Charge-off

Amount Past Due

#### Payment history

#### Payment history

You've made 85% of reported payments for this account on time.

You've made 86% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC

2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	30	60	90	120	CC	CC

2023	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
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓

2023	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
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓

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

(866) 449-4514

#### Creditor information

CONTINENTAL FINANCE  
4550 NEW LINDEN HILL RD STE 40  
WILMINGTON, DE 19808  
(866) 449-4514

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

Account ID:  
3a80cc07a3e23667cc303552b5a0d729

#### Creditor information

CELTIC BANK/CONTFINCO  
4550 NEW LINDEN HILL RD  
WILMINGTON, DE 19808  
(302) 456-1930

Account ID:  
ae9534606e6d2d0a8d2c7d6cb0e036d9

BARCLAYS BANK  
DELAWARE



Mar 2, 2025      \$0.00  
Closed      Mar 2, 2025      \$0.00  
Closed

#### Overview

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

#### Overview

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

Balance: \$0.00      Credit limit: \$3,000.00      Balance: \$0.00      Credit limit: \$3,000.00

#### Account details

Account Number 533091214016      Account Number 000533XXXX

Account Status Charge Off      Account Status Charge Off

Open Date Apr 4, 2024      Open Date Apr 4, 2024

Last Activity Feb 2, 2025      Last Activity Mar 1, 2025

Type Credit Card      Type Credit Card

Responsibility Individual      Responsibility Individual

Remarks Charged Off Account      Unpaid Balance Reported As A Loss  
Times 30/60/90 Days Late 1/1/4 Remarks By Credit Grantor, Transferred To Another Lender

Month's Reviewed 11      Times 30/60/90 Days Late 1/1/4

Term Source Type      Month's Reviewed 12

High Balance      Term Source Type

High Credit \$3,000.00      High Balance

Monthly Payment \$0.00      High Credit \$3,000.00

Current Payment Status Collection/Charge-off      Monthly Payment \$0.00

Amount Past Due      Current Payment Status Collection/Charge-off

#### Payment history

You've made 45% of reported payments for this account on time.

2025 Jan Feb Mar Apr May Jun  
120 120

Jul Aug Sep Oct Nov Dec 2025 Jan Feb Mar Apr May Jun

2024 Jan Feb Mar Apr May Jun  
✓ ✓ ✓ ✓ ✓ ✓

Jul Aug Sep Oct Nov Dec 2024 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

#### Payment history

You've made 50% of reported payments for this account on time.

2025 Jan Feb Mar Apr May Jun

120 120 CC

Jul Aug Sep Oct Nov Dec

2024 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

#### Creditor information

BARCLAYS BANK DELAWARE  
PO BOX 8803  
WILMINGTON, DE 198998803  
(888) 232-0780

Creditor information  
BARCLAYS BANK DELAWARE  
PO BOX 8803  
WILMINGTON, DE 19899  
(888) 232-0780

Account ID:  
29a516af1c7cfba185e795d326c3dcfc

Account ID:  
d4346784a7a930b2cead25145393ca0b

COMENITYBANK/VI  
CTORIA



Feb 21, 2025      \$0.00  
Closed

Feb 21, 2025      \$0.00  
Closed

#### Overview

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

#### Overview

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

Balance: \$0.00      Credit limit: \$250.00      Balance: \$0.00      Credit limit: \$250.00

#### Account details

Account Number 5391761087898691      Account Number 539176XXXXXX

Account Status Charge Off      Account Status Charge Off

Open Date Sep 23, 2022      Open Date Sep 23, 2022

Last Activity Jan 21, 2025      Last Activity Feb 1, 2025

Type Charge Account      Type Charge Account

Responsibility Individual      Responsibility Individual

Remarks Charged Off Account      Unpaid Balance Reported As A Loss  
Times 30/60/90 Days Late 1/1/3      Remarks By Credit Grantor, Transferred To Another Lender

Month's Reviewed 28      Times 30/60/90 Days Late 1/1/4

Terms Count 0      Month's Reviewed 29

Term Source Type      Terms Count 0

High Balance      Term Source Type

High Credit \$250.00      High Balance

Monthly Payment \$0.00      High Credit \$250.00

Current Payment Collection/Charge-off      Monthly Payment \$0.00  
Status      Current Payment Status

Amount Past Due      Collection/Charge-off

Payment history      Amount Past Due

You've made 82% of reported payments for this account on time.      Payment history

2025 Jan Feb Mar Apr May Jun  
CC      Jul Aug Sep Oct Nov Dec      2025 Jan Feb Mar Apr May Jun  
120 CC

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

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

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 N/A Oct Nov Dec      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 Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

✓ 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

COMENITYBANK/VICTORI  
PO BOX 182789  
COLUMBUS, OH 432182789

Creditor information  
COMENITYBANK/VICTORIA

Account ID:

04d4e0f69264dad3e46662b66d02c1bd

Account ID:

d6f88a3f61fac52d8df8c14c5d582ce0

COMENITYCAPITAL/ SEPHOR	Dec 17, 2024	\$0.00 Closed	Nov 15, 2024	\$0.00 Closed																
<b>Overview</b>		<b>Overview</b>																		
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: \$450.00	Balance: \$0.00	Credit limit: \$450.00																	
<b>Account details</b>		<b>Account details</b>																		
Account Number	4022410018530581	Account Number	402241XXXXXX																	
Account Status	<b>Closed</b>	Account Status	<b>Closed</b>																	
Open Date	Mar 27, 2024	Open Date	Mar 27, 2024																	
Last Activity	May 1, 2024	Last Activity	Nov 1, 2024																	
Type	Charge Account	Type	Charge Account																	
Responsibility	Individual	Responsibility	Individual																	
Remarks	<b>Closed Or Paid Account/zero Balance</b>	Remarks	<b>Account Closed At Credit Grantor's Request</b>																	
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0																	
Month's Reviewed	8	Month's Reviewed	8																	
Terms Count	0	Terms Count	0																	
Term Source Type		Term Source Type																		
High Balance	\$49.00	High Balance	\$49.00																	
High Credit	\$450.00	High Credit	\$450.00																	
Monthly Payment	\$0.00	Monthly Payment	\$0.00																	
Current Payment Status	<b>As Agreed</b>	Current Payment Status	<b>As Agreed</b>																	
Amount Past Due		Amount Past Due																		
<b>Payment history</b>		<b>Payment history</b>																		
You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.																		
2024	Jan	Feb	Mar	Apr	May	Jun	2024	Jan	Feb	Mar	Apr	May	Jun							
	N/A			✓	✓	✓						✓	✓	✓						
							Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec		
							✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
							Paid on time						Paid on time							
							30	30 days past due					30	30 days past due						
							60	60 days past due					60	60 days past due						
							90	90 days past due					90	90 days past due						
							120	120 days past due					120	120 days past due						
							150	150 days past due					150	150 days past due						
							BR	Bankruptcy					BR	Bankruptcy						
							RF	Repossession or foreclosure					RF	Repossession or foreclosure						
							CC	Collection or charge off					CC	Collection or charge off						
							VS	Voluntary surrender					VS	Voluntary surrender						
							N/A	No data available					N/A	No data available						
<b>Creditor information</b>		<b>Creditor information</b>																		
COMENITYCAPITAL/SEPHOR PO BOX 182120 COLUMBUS, OH 432182120		COMENITYCAPITAL/SEPHOR PO BOX 182120 COLUMBUS, OH 43218																		
<b>(855) 796-9632</b>																				
Account ID: c05324114e8fc3f1533f83f5d9afffa5		Account ID: 34ffa971c8315075d701ea32b24bbde6																		

SYNCB/MATTRESS FIRM OL	Dec 4, 2017	\$0.00 Closed	Aug 4, 2017	\$0.00 Closed
<b>Overview</b>		<b>Overview</b>		

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 6019193315027309 Account Number 601919XXXXXX

Account Status Closed Account Status Closed

Open Date Jul 3, 2016 Open Date Jul 3, 2016

Last Activity Jan 1, 2017 Last Activity Aug 1, 2017

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 17 Month's Reviewed 14

Terms Count 0 Terms Count 0

Term Source Type Term Source Type

High Balance \$224.00 High Balance \$224.00

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 Payment history

2017 Jan Feb Mar Apr May Jun N/A N/A N/A N/A N/A N/A You've made 100% of reported payments for this account on time.

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

✓ 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 No data available

✓ 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 No data available

#### Creditor information

SYNCB/MATTRESS FIRM  
PO BOX 71757  
PHILADELPHIA, PA 191761757  
[\(866\) 396-8254](#)

#### Creditor information

SYNCB/MATTRESS FIRM OL  
PO BOX 71757  
PHILADELPHIA, PA 19176

Account ID:  
c86991359e05b2b2b8fdd37c0a7e6b4f

Account ID:  
2b670eb0ea32bf4be0d2367560128291

## Other

Total count 0 0 6

AFFIRM INC Feb 3, 2026 \$1,162.00  
Closed

#### Overview

You have 98% left to pay on this loan.

Balance: Highest balance:

\$1,162.00 \$1,181.00

#### Account details

Account Number	V0D8NCXX
Account Status	Charge Off
Open Date	May 1, 2024
Last Activity	Nov 1, 2024
Type	Unsecured
Responsibility	Individual
Remarks	Unpaid Balance Reported As A Loss By Credit Grantor
Times 30/60/90 Days Late	0/1/1
Month's Reviewed	22
Terms Count	12
Term Source Type	Provided
High Balance	\$1,181.00
High Credit	\$1,181.00
Monthly Payment	\$0.00
Current Payment Status	Collection/Charge-off
Amount Past Due	

#### Payment history

You've made 91% of reported payments for this account on time.



#### Creditor information

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

Account ID:  
51d0808c938a8812facfa3f78a4e7d50

AFFIRM INC



\$189.00  
Closed

#### Overview

You have 88% left to pay on this loan.

Balance: \$189.00 Highest balance: \$216.00

#### Account details

Account Number WEJJDNXX

Account Status Charge Off

Open Date May 20, 2024

Last Activity Dec 1, 2024

Type Unsecured

Responsibility Individual

Unpaid Balance Reported As A Loss  
Remarks By Credit Grantor

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

Month's Reviewed 21

Terms Count 6

Term Source Type Provided

High Balance \$216.00

High Credit \$216.00

Monthly Payment \$0.00

Current Payment Collection/Charge-off Status

Amount Past Due

#### Payment history

You've made 86% of reported payments for this account on time.

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

2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	CC											

2024	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
						✓	✓	✓	30	60	90	CC

✓ 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:  
50a74cedb210f4e2300d096b8dcc8d77

AFFIRM INC Feb 3, 2026 \$184.00  
Closed

#### Overview

You have 88% left to pay on this loan.

Balance: \$184.00 Highest balance: \$210.00

#### Account details

Account Number W5CA2TXX

Account Status Charge Off

Open Date May 13, 2024

Last Activity Dec 1, 2024

Type Unsecured

Responsibility Individual

Unpaid Balance Reported As A Loss  
Remarks By Credit Grantor

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

Month's Reviewed 21

Terms Count 6

Term Source Type Provided

High Balance \$210.00

High Credit \$210.00

Monthly Payment \$0.00

Current Payment Collection/Charge-off Status

Amount Past Due

#### Payment history

You've made 86% 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

2024	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:  
3147d45917808a5a2ee2ef3a858dac9c

AFFIRM INC Feb 3, 2026 \$100.00  
Closed

#### Overview

You have 34% left to pay on this loan.

Balance: \$100.00 Highest balance: \$290.00

#### Account details

Account Number CYYFJ4XX

Account Status Charge Off

Open Date Feb 26, 2024

Last Activity Dec 1, 2024

Type Unsecured

Responsibility Individual

Remarks Unpaid Balance Reported As A Loss  
By Credit Grantor

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

Month's Reviewed 24

Terms Count 6

Term Source Type Provided

High Balance \$290.00

High Credit \$290.00

Monthly Payment \$0.00

Current Payment Collection/Charge-off Status

Amount Past Due

#### Payment history

You've made 88% of reported payments for this account on time.



#### Creditor information

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

Account ID:  
f5acdd0717844b3051726166d4d482db

AFFIRM INC Feb 3, 2026 \$79.00  
Closed

#### Overview

You have 54% left to pay on this loan.

Balance: \$79.00 Highest balance: \$146.00

#### Account details

Account Number	GBNPYHXX
Account Status	Charge Off
Open Date	Jan 11, 2024
Last Activity	Jan 1, 2025
Type	Unsecured

Responsibility Individual

Unpaid Balance Reported As A Loss  
Remarks By Credit Grantor

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

Month's Reviewed 25

Terms Count 12

Term Source Type Provided

High Balance \$146.00

High Credit \$146.00

Monthly Payment \$0.00

Current Payment Collection/Charge-off Status

Amount Past Due

**Payment history**

You've made 88% of reported payments for this account on time.

2026	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC										
2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	CC											
2024	Jan	Feb	Mar	Apr	May	Jun	✓	✓	✓	✓	✓	✓
							✓	✓	✓	30	60	90

✓ 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](tel:(855)423-3729)

Account ID:  
 04dcae66378a2b342da0fa9b4d42b74

AFFIRM INC



\$0.00  
Closed

**Overview**

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$447.00

**Account details**

Account Number 15158RXX

Account Status Closed

Open Date May 23, 2023

Last Activity Nov 1, 2023

Type Unsecured

Responsibility Individual

Remarks

Times 30/60/90 Days Late	0/0/0
Month's Reviewed	6
Terms Count	6
Term Source Type	Provided
High Balance	\$447.00
High Credit	\$447.00
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.

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

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

Account ID:

## 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	3	4
	<a href="#">Hide Details</a> 	Jan 19, 2025	<b>CITIZENS BANK</b> Banking

## Creditor information

CITIZENS BANK  
100 SOCKANOSSETT CROSS ROADS  
CRANSTON, RI 2920

---

Hide Details  Jun 15, 2024 **ONEMAIN**  
Finance

## Creditor information

ONEMAIN  
PO BOX 1010  
EVANSVILLE, IN 47706

Hide Details  TBOM/ATLS/FORTIVA  
Jun 8, 2024 MC  
Banking

**Creditor information**

TBOM/ATLS/FORTIVA MC  
5 CONCOURSE PKWY STE 400  
ATLANTA, GA 30328

Hide Details 

Apr 22, 2024

**SYNCB/TJX CO**  
Banking**Creditor information**

SYNCB/TJX CO  
PO BOX 71746  
PHILADELPHIA, PA 19176

Hide Details Mar 27, 2024 **COMENITYCAPITAL/SEPH**  
Banking**Creditor information**

COMENITYCAPITAL/SEPH  
PO BOX 182120  
COLUMBUS, OH 43218

Hide Details Feb 21, 2024 **CAPITAL ONE BANK**  
**USA**  
Banking**Creditor information**

CAPITAL ONE BANK USA  
15000 CAPITAL ONE DR  
RICHMOND, VA 232381119

Hide Details 

Feb 21, 2024

**CAP ONE NA**  
Banking**Creditor information**

CAP ONE NA  
PO BOX 30281  
SALT LAKE CITY, UT 84130

## 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	7	7
Hide Details 		Feb 6, 2026 <b>\$3,862.00</b> PORTFOLIO RECOVERY A	Feb 6, 2026 <b>\$3,862.00</b> PORTFOLIO RECOV ASSOC
		<b>Account details</b>	<b>Account details</b>
		Account Number <b>BARCL-78110030164016</b>	Account Number <b>537811XXXXXXXXXX</b>
		Date Opened <b>Feb 27, 2025</b>	Date Opened <b>Feb 27, 2025</b>
		Last Activity <b>Jan 6, 2026</b>	Last Activity <b>Feb 1, 2025</b>
		Original Creditor <b>BARCLAYS BANK DELAWARE</b>	Original Creditor <b>BARCLAYS BANK DELAWARE</b>
		Monthly Payment <b>\$0.00</b>	Monthly Payment <b>\$0.00</b>
		Term Source Type	Term Source Type <b>Provided</b>
		Current Rating	Collection/Charge-off
		Status <b>Open</b>	Status <b>Closed</b>
		Type <b>Individual</b>	Type <b>Individual</b>
		High Balance <b>\$3,862.00</b>	High Balance <b>\$3,862.00</b>
		Unpaid Balance <b>\$3,862.00</b>	Unpaid Balance <b>\$3,862.00</b>
		Highest Adverse Rating <b>Collection/Charge-off</b>	Highest Adverse Rating <b>Collection/Charge-off</b>

Most Recent Adverse Rating		No Data Available	Most Recent Adverse Rating	Collection/Charge-off									
Comments		Collection Account	Account Seriously Past Due Date/account Assigned To										
Account details		Comments	Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department										
You've Made 100% Of Reported Payments For This Account On Time.													
2026	Jan CC	Feb	Mar	Apr	May	Jun	Account details						
	Jul	Aug	Sep	Oct	Nov	Dec	You've Made 100% Of Reported Payments For This Account On Time.						
2025	Jan	Feb	Mar	Apr	May N/A	Jun CC	2026	Jan CC	Feb CC	Mar	Apr	May	Jun
	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC	Jul	Aug	Sep	Oct	Nov	Dec	
✓ Paid on time						✓ Paid on time							
30 30 days past due						30 30 days past due							
60 60 days past due						60 60 days past due							
90 90 days past due						90 90 days past due							
120 120 days past due						120 120 days past due							
150 150 days past due						150 150 days past due							
BR Bankruptcy						BR Bankruptcy							
RF Repossession or foreclosure						RF Repossession or foreclosure							
CC Collection or charge off						CC Collection or charge off							
VS Voluntary surrender						VS Voluntary surrender							
N/A No data available						N/A No data available							
<b>Collection agency</b>						<b>Collection agency</b>							
PORTFOLIO RECOVERY A						PORTFOLIO RECOV ASSOC							
RIVERSIDE COMMERCE CENTER						120 CORPORATE DRIVE							
NORFOLK, VA 235024962						NORFOLK, VA 23513							
(800) 772-1413						(757) 510-9300							

<span style="font-size: small;">Hide Details</span> <span style="font-size: small;">(</span>	<span style="font-size: x-large;">\$1,707.00</span> <span style="color: green;">● VERIZON WIRELESS</span>	<span style="font-size: small;">Jan 31, 2026</span> <span style="font-size: x-large;">\$1,707.00</span> <span style="color: green;">VERIZON WIRELESS</span>					
	<b>Account details</b>	<b>Account details</b>					
	Account Number	38988431500001					
	Date Opened	Jul 7, 2023					
	Last Activity	Jun 28, 2023					
	Original Creditor	Original Creditor					
	Monthly Payment	\$0.00					
	Term Source Type	Term Source Type					
	Current Rating	Collection/Charge-off					
	Status	Open					
	Type	Individual					
	High Balance	\$1,707.00					
	Unpaid Balance	\$1,707.00					
	Highest Adverse Rating	Collection/Charge-off					
	Most Recent Adverse Rating	No Data Available					
	Comments	Collection Account					
		Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department					
	<b>Account details</b>	Comments					
2025	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	Account details
2024	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	You've Made 100% Of Reported Payments For This Account On Time.
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	
2023	Jan	Feb	Mar	Apr	May	Jun	2026 Jan Feb Mar Apr May Jun
	CC						

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

**Collection agency**

VERIZON WIRELESS  
PO BOX 650051  
DALLAS, TX 752650051  
[\(800\) 852-1922](#)

Account ID:  
8f8d3344098804e90c70871f71744f79

**Collection agency**

VERIZON WIRELESS  
PO BOX 650051  
DALLAS, TX 75265  
[INSTALLMEN](#)

Account ID:  
727bc92e7aff5eb2ec2b6d6bafe395f

Hide Details	⊕	Feb 3, 2026	\$1,490.00	Feb 3, 2026	\$1,490.00
			LVNV FUNDING LLC		LVNV FUNDING LLC
			<b>Account details</b>		<b>Account details</b>
			Account Number	4447962644758546	Account Number
			Date Opened	Feb 18, 2025	Date Opened
			Last Activity	Jan 3, 2026	Last Activity
			Original Creditor	CREDIT ONE BANK N A	Original Creditor
			Monthly Payment	\$0.00	Monthly Payment
			Term Source Type		Term Source Type
			Current Rating	Collection/Charge-off	Current Rating
			Status	Open	Status
			Type	Individual	Type
			High Balance	\$1,490.00	High Balance
			Unpaid Balance	\$1,490.00	Unpaid Balance
			Highest Adverse Rating	Collection/Charge-off	Highest Adverse Rating
			Most Recent Adverse Rating	No Data Available	Collection/Charge-off
			Comments	Collection Account	Account Seriously Past Due Date/account Assigned To
					Comments Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department
			<b>Account details</b>		
			You've Made 100% Of Reported Payments For This Account On Time.		
		2026 Jan Feb Mar Apr May Jun	CC		Account details
		Jul Aug Sep Oct Nov Dec			You've Made 100% Of Reported Payments For This Account On Time.
		2025 Jan Feb Mar Apr May Jun	N/A N/A N/A CC CC	2026 Jan Feb Mar Apr May Jun	
		Jul Aug Sep Oct Nov Dec	CC CC CC CC CC CC	Jul Aug Sep Oct Nov Dec	
			✓ Paid on time		✓ Paid on time
			30	30 days past due	30
			60	60 days past due	60
			90	90 days past due	90
			120	120 days past due	120
			150	150 days past due	150
			BR	Bankruptcy	BR

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

#### Collection agency

LVNV FUNDING LLC  
CARE OF RESURGENT CAPITAL SERV  
GREENVILLE, SC 29602  
[\(866\) 464-1183](#)

Account ID:  
69f819f97ea83e55f1390c0bd0ec080f

#### Collection agency

LVNV FUNDING LLC  
PO BOX 1269  
GREENVILLE, SC 29602  
[\(866\) 464-1183](#)

Account ID:  
Sedd81725367503262704dc07e20e15d

Hide Details

Feb 6, 2026 **\$1,460.00** Feb 6, 2026 **\$1,460.00**  
MIDLAND CREDIT MANAG MIDLAND CREDIT MANAGEM

#### Account details

Account Number **331905637** Account Number **331905XXX**

Date Opened **Feb 25, 2025** Date Opened **Feb 25, 2025**

Last Activity **Jan 6, 2026** Last Activity **Feb 1, 2025**

Original Creditor **FIRST ELECTRONIC BANK** Original Creditor **FIRST ELECTRONIC BANK**

Monthly Payment **\$0.00** Monthly Payment **\$0.00**

Term Source Type **Provided**

Current Rating **Collection/Charge-off** Current Rating **Collection/Charge-off**

Status **Open** Status **Closed**

Type **Individual** Type **Individual**

High Balance **\$1,460.00** High Balance **\$1,460.00**

Unpaid Balance **\$1,460.00** Unpaid Balance **\$1,460.00**

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

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

Comments **Collection Account** Account Seriously Past Due

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

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

2026 Jan Feb Mar Apr May Jun

**CC** Jul Aug Sep Oct Nov Dec

2025 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** **CC** **CC** **CC** **CC**

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

#### Collection agency

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

#### Collection agency

MIDLAND CREDIT MANAGEM  
320 E BIG BEAVER RD STE  
TROY, MI 48083

Hide Details 

Feb 3, 2026 **\$969.00** Feb 3, 2026 **\$969.00**  
**LVNV FUNDING LLC** **LVNV FUNDING LLC**

Account details		Account details	
Account Number	<b>4447962647949175</b>	Account Number	<b>444796XXXXXXXXXX</b>
Date Opened	<b>Feb 18, 2025</b>	Date Opened	<b>Feb 18, 2025</b>
Last Activity	<b>Jan 3, 2026</b>	Last Activity	<b>Feb 1, 2025</b>
Original Creditor	<b>CREDIT ONE BANK N A</b>	Original Creditor	<b>CREDIT ONE BANK N.A.</b>
Monthly Payment	<b>\$0.00</b>	Monthly Payment	<b>\$0.00</b>
Term Source Type		Term Source Type	<b>Provided</b>
Current Rating	<b>Collection/Charge-off</b>	Current Rating	<b>Collection/Charge-off</b>
Status	<b>Open</b>	Status	<b>Closed</b>
Type	<b>Individual</b>	Type	<b>Individual</b>
High Balance	<b>\$969.00</b>	High Balance	<b>\$969.00</b>
Unpaid Balance	<b>\$969.00</b>	Unpaid Balance	<b>\$969.00</b>
Highest Adverse Rating	<b>Collection/Charge-off</b>	Highest Adverse Rating	<b>Collection/Charge-off</b>
Most Recent Adverse Rating	<b>No Data Available</b>	Most Recent Adverse Rating	<b>Collection/Charge-off</b>
Comments	<b>Collection Account</b>		Account Seriously Past Due Date/account Assigned To
<b>Account details</b>		Comments	Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department
You've Made 100% Of Reported Payments For This Account On Time.			

2026	Jan <b>CC</b>	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec

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

2026	Jan <b>CC</b>	Feb <b>CC</b>	Mar	Apr	May	Jun
	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	 No data available
 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	 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	 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

#### Collection agency

LVNV FUNDING LLC  
CARE OF RESURGENT CAPITAL SERV  
GREENVILLE, SC 29602  
[\(866\) 464-1183](#)

#### Collection agency

LVNV FUNDING LLC  
PO BOX 1269  
GREENVILLE, SC 29602  
[\(866\) 464-1183](#)

Account ID:

Sedd81725367503262704dc07e20e15d

Hide Details 

Feb 3, 2026 **\$903.00** Feb 3, 2026 **\$903.00**  
**LVNV FUNDING LLC** **LVNV FUNDING LLC**

Account details		Account details	
Account Number	<b>5346360700862865</b>	Account Number	<b>534636XXXXXXXXXX</b>

Date Opened	Dec 8, 2025	Date Opened	Dec 8, 2025
Last Activity	Nov 3, 2025	Last Activity	Dec 1, 2025
Original Creditor	SURGE CELTIC BANK	Original Creditor	SURGE CELTIC BANK
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Term Source Type		Term Source Type	Provided
Current Rating	Collection/Charge-off	Current Rating	Collection/Charge-off
Status	Open	Status	Closed
Type	Individual	Type	Individual
High Balance	\$903.00	High Balance	\$903.00
Unpaid Balance	\$903.00	Unpaid Balance	\$903.00
Highest Adverse Rating	Collection/Charge-off	Highest Adverse Rating	Collection/Charge-off
Most Recent Adverse Rating	No Data Available	Most Recent Adverse Rating	Collection/Charge-off
Comments	Collection Account	Comments	Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department
2026 Jan N/A	Feb Mar Apr May Jun	Jul Aug Sep Oct Nov Dec	Account details
2025 Jan Feb Mar Apr May Jun	Jul Aug Sep Oct Nov Dec	Comments	You've Made 100% Of Reported Payments For This Account On Time.
2026 Jan N/A	Feb CC Mar Apr May Jun	Jul Aug Sep Oct Nov Dec	Account details
✓ Paid on time	30 30 days past due	✓ Paid on time	30 30 days past due
60 60 days past due	90 90 days past due	60 60 days past due	90 90 days past due
120 120 days past due	150 150 days past due	120 120 days past due	150 150 days past due
BR Bankruptcy	RF Repossession or foreclosure	BR Bankruptcy	RF Repossession or foreclosure
CC Collection or charge off	VS Voluntary surrender	CC Collection or charge off	VS Voluntary surrender
N/A No data available	N/A No data available	N/A No data available	N/A No data available

#### Collection agency

LVNV FUNDING LLC CARE OF RESURGENT CAPITAL SERV GREENVILLE, SC 29602 <a href="#">(866) 464-1183</a>	Collection agency
LVNV FUNDING LLC PO BOX 1269 GREENVILLE, SC 29602 <a href="#">(866) 464-1183</a>	Collection agency

Account ID:  
aeb1e62305bc35985be8b0b7eb25ce1e

Account ID:  
65a93c4de732ea012b46c109b9947af6

Hide Details ⊖

Feb 3, 2026	\$425.00	Feb 3, 2026	\$425.00
LVNV FUNDING LLC	LVNV FUNDING LLC	LVNV FUNDING LLC	LVNV FUNDING LLC
Account details	Account details	Account details	Account details
Account Number	5391761087898691	Account Number	005391XXXXXXXXXXXX
Date Opened	Feb 26, 2025	Date Opened	Feb 26, 2025
Last Activity	Jan 3, 2026	Last Activity	Feb 1, 2025
Original Creditor	COMENITY BANK VICTORIA SECURE	Original Creditor	COMENITY BANK VICTORIA SECURE
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Term Source Type		Term Source Type	Provided
Current Rating	Collection/Charge-off	Current Rating	Collection/Charge-off
Status	Open	Status	Closed
Type	Individual	Type	Individual
High Balance	\$425.00	High Balance	\$425.00
Unpaid Balance	\$425.00	Unpaid Balance	\$425.00
Highest Adverse Rating	Collection/Charge-off	Highest Adverse Rating	Collection/Charge-off

Most Recent Adverse Rating							No Data Available		Most Recent Adverse Rating		Collection/Charge-off									
Comments							Collection Account			Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department										
Account details							Comments													
You've Made 100% Of Reported Payments For This Account On Time.																				
2026	Jan CC	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	Jul N/A	Aug N/A	Sep CC	Oct CC	Nov CC	Dec CC	2026							
2025	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 CC	Oct CC	Nov CC	Dec CC	2025							
Paid on time							Paid on time													
30 days past due							30 days past due													
60 days past due							60 days past due													
90 days past due							90 days past due													
120 days past due							120 days past due													
150 days past due							150 days past due													
BR Bankruptcy							BR Bankruptcy													
RF Repossession or foreclosure							RF Repossession or foreclosure													
CC Collection or charge off							CC Collection or charge off													
VS Voluntary surrender							VS Voluntary surrender													
N/A No data available							N/A No data available													
Collection agency																				
LVNV FUNDING LLC							LVNV FUNDING LLC													
CARE OF RESURGENT CAPITAL SERV							PO BOX 1269													
GREENVILLE, SC 29602							GREENVILLE, SC 29602													
(866) 464-1183							(866) 464-1183													
Account ID: dd1a60cd2fe82a3cf0a6a34084c80a45																				
Account ID: 01cb8dc49edaafe274afc6cf6749a3fc																				

## Public Records

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

Bureau			
Total count	Not available	Clean slate! You have no public records	Clean slate! You have no public records

## Creditors

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

Creditor name	Address	Phone number
AFFIRM INC	650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108	(855) 423-3729
BARCLAYS BANK DELAWARE	PO BOX 8803, WILMINGTON, DE 19899	(888) 232-0780
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 84131	(800) 955-7070
CELTIC BANK/CONTFINCO	4550 NEW LINDEN HILL RD, WILMINGTON, DE 19808	(302) 456-1930
COMENITYBANK/VICTORIA	PO BOX 182789, COLUMBUS, OH 43218	Unavailable
COMENITYCAPITAL/SEPHOR	PO BOX 182120, COLUMBUS, OH 43218	Unavailable
LVNV FUNDING LLC	PO BOX 1269, GREENVILLE, SC 29602	(866) 464-1183
MIDLAND CREDIT MANAGEM	320 E BIG BEAVER RD STE, TROY, MI 48083	(877) 822-0381
PORTFOLIO RECOV ASSOC	120 CORPORATE DRIVE, NORFOLK, VA 23513	(757) 519-9300
SYNCB/MATTRESS FIRM OL	PO BOX 71757, PHILADELPHIA, PA 19176	Unavailable
SYNCB/PAYPAL	PO BOX 71746, PHILADELPHIA, PA 19176	(844) 373-4961

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.](#)