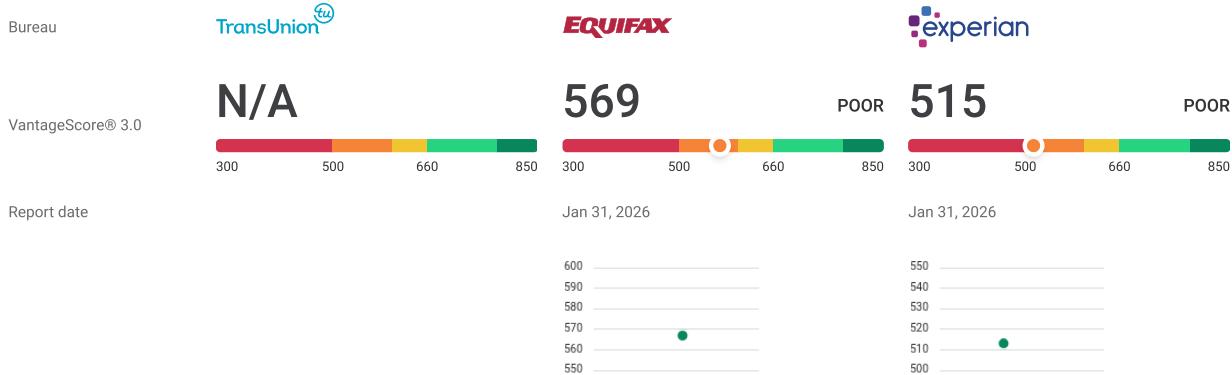


Credit report

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

[Download PDF](#)



Personal info

Reported names	Fabiola Hernandez Rivera Fabiola Hernandez	Fabiola A Hernandez
DOB	1991-08-15	1991-08-15
SSN	676-63-4053	676-63-4053
Employment info		
Addresses	Mar 24, 2025 1987 Corvallis Ave, Tallahassee, FL, 32304	Mar 26, 2025 1987 Corvallis Ave, Tallahassee, FL, 323046707
	Sep 1, 2024 1111 High Rd Apt F106, Tallahassee, FL, 32304	Jul 31, 2024 1111 High Rd Apt F106, Tallahassee, FL, 323041846
	Sep 1, 2023 5691 Western Sun Dr, Saint Cloud, FL, 34771	Aug 22, 2023 5691 Western Sun Dr, Saint Cloud, FL, 347717495
	Apr 1, 2023 2323 Mccoy Rd Apt 806, Orlando, FL, 32809	
	Dec 1, 2021 2121 Mccoy Rd Apt 120, Belle Isle, FL, 32809	

Account summary

Bureau	TransUnion [®]	EQUIFAX	experian
Total accounts	0	5	3
Open accounts	0	2	1
Closed accounts	0	3	2
Delinquent	0	3	3
Derogatory	0	3	3
Collections	0	0	0
Balances	\$0	\$13,381	\$9,989
Payments	\$0	\$1,765	\$40
Public records	0	0	0
Inquiries (2 years)	0	1	1

Accounts

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



[Bureau](#) [TransUnion[®]](#) [EQUIFAX](#) [experian](#)

Credit cards

Total count

0

1

Other

Total count

0

4

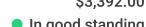
2

TECH PROP ADVISORS



L

Oct 1, 2025 \$3,392.00



In good standing

Overview

You have 100% left to pay on this loan.

Balance: Highest balance:
\$3,392.00 \$3,392.00

Account details

Account Number TPTH178UNITF106

Account Status Open

Open Date May 31, 2024

Last Activity Oct 1, 2025

Type Rental Agreement

Responsibility Joint Contractual Liability

Remarks Fixed Rate

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

Month's Reviewed 16

Terms Count 0

Term Source Type Provided

High Balance \$3,392.00

High Credit \$3,392.00

Monthly Payment \$1,725.00

Current Payment Status As Agreed

Amount Past Due

Payment history

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

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

TECH PROP ADVISORS L
1809 PEARL ST
AUSTIN, TX 78701
[\(281\) 865-7736](#)

COMENITYCAPITAL/AL CO	Jan 26, 2026	\$4,411.00 Closed	Jan 26, 2026	\$4,411.00 Closed						
Overview		Overview								
You have 115% left to pay on this loan.		You have 115% left to pay on this loan.								
Balance: \$4,411.00	Highest balance: \$4,411.00	Balance: \$4,411.00	Highest balance: \$4,411.00							
Account details		Account details								
Account Number	7788402062593489	Account Number	778840XXXXXX							
Account Status	Charge Off	Account Status	Charge Off							
Open Date	Jul 3, 2023	Open Date	Jul 3, 2023							
Last Activity	Dec 26, 2025	Last Activity	Jun 1, 2024							
Type	Medical Debt	Type	Charge Account							
Responsibility	Individual	Responsibility	Individual							
Remarks	Medical	Unpaid Balance Reported As A Loss By Credit Grantor, Account Closed At Credit Grantor's Request								
Times 30/60/90 Days Late	1/1/3	Remarks	Credit Grantor, Account Closed At Credit Grantor's Request							
Month's Reviewed	30	Times 30/60/90 Days Late	1/1/3							
Terms Count	0	Month's Reviewed	31							
Term Source Type		Terms Count	0							
High Balance		Term Source Type								
High Credit	\$3,850.00	High Balance								
Monthly Payment	\$0.00	High Credit	\$3,850.00							
Current Payment Status	Collection/Charge-off	Monthly Payment	\$0.00							
Amount Past Due	\$4,411.00	Current Payment Status	Collection/Charge-off							
Payment history		Payment history								
You've made 83% of payments for this account on time.		You've made 84% of 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				
2024	Jan 30	Feb 60	Mar 90	Apr 120	May 120	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		✓ Paid on time								
30 30 days past due		30 30 days past due								
60 60 days past due		60 60 days past due								
90 90 days past due		90 90 days past due								
120 120 days past due		120 120 days past due								
150 150 days past due		150 150 days past due								
BR Bankruptcy		BR Bankruptcy								
RF Repossession or foreclosure		RF Repossession or foreclosure								
CC Collection or charge off		CC Collection or charge off								
VS Voluntary surrender		VS Voluntary surrender								
N/A No data available		N/A No data available								
Creditor information					Creditor information					
COMENITYCAPITAL/ALCO					COMENITYCAP/ALPHCOS					
					PO BOX 182120					
					COLUMBUS, OH 43218					
					(855) 497-8176					

Account ID:
52011b3f92bfbdb29fe87c96fd67642c4

Creditor information

COMENITYCAP/ALPHCOS
PO BOX 182120
COLUMBUS, OH 43218
(855) 497-8176

Account ID:
e31b3e21d94d6af13ff83367dc4dd34

Aug 31, 2025

\$4,574.00
Closed

Dec 31, 2025

\$4,574.00
Closed

Overview

You have 0% left to pay on this loan.

You have 76% left to pay on this loan.

Balance:

\$4,574.00

Highest balance:

\$4,574.00

Balance:

\$4,574.00

Highest balance:

\$6,046.00

Account details

Account Number

5136888

Account Number

513688X

Account Status

Charge Off

Account Status

Charge Off

Open Date

Jan 4, 2022

Open Date

Jan 4, 2022

Last Activity

Jun 30, 2025

Last Activity

Sep 1, 2024

Type

Unsecured

Type

Unsecured

Responsibility

Individual

Responsibility

Individual

Remarks

Charged Off Account

Remarks

Unpaid Balance Reported As A Loss By Credit Grantor

Times 30/60/90 Days Late

1/0/0

Times 30/60/90 Days Late

3/3/2

Month's Reviewed

42

Month's Reviewed

48

Terms Count

51

Terms Count

51

Term Source Type

Provided

Term Source Type

Provided

High Balance

High Balance

\$6,046.00

High Credit

High Credit

\$6,046.00

Monthly Payment

\$0.00

Monthly Payment

\$0.00

Current Payment Status

Collection/Charge-off

Current Payment Status

Collection/Charge-off

Amount Past Due

\$4,574.00

Amount Past Due

Payment history

You've made 98% of payments for this account on time.

Payment history

Payment history

You've made 83% of 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

N/A

N/A

N/A

N/A

N/A

N/A

2024

Jan

Feb

Mar

Apr

May

Jun

N/A

N/A

N/A

N/A

N/A

N/A

2023

Jan

Feb

Mar

Apr

May

Jun

✓

✓

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Jul

Aug

Sep

Oct

Nov

Dec

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2022

Jan

Feb

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Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$1,494.00

Account details

Account Number	14868687
Account Status	Closed
Open Date	May 22, 2024
Last Activity	Apr 1, 2025
Type	Rental Agreement
Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	11
Terms Count	0
Term Source Type	
High Balance	\$1,494.00
High Credit	\$1,494.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

You've made 100% of 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
	✓	✓	✓	✓	✓	✓

✓ 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

RD/RESPROP MANAGEMEN
 595 S 80 E STE 220
 LOGAN, UT 843216838
 (813) 444-1500

Account ID:
286974eb0cb9fb75ac7e81c8f4dd00c8**Hard inquiries**

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

Bureau

TransUnion**EQUIFAX****experian**

Total count

Not available

1

1

[Hide Details](#)

Aug 17, 2025

CAPITAL ONE
Banking

Creditor information

CAPITAL ONE
15000 CAPITAL ONE DR
RICHMOND, VA 232381119

[Hide Details](#)

Aug 17, 2025

CAPITAL ONE
Banking

Creditor information

CAPITAL ONE
15000 CAPITAL ONE DR
RICHMOND, VA 23238

Collections

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

Bureau



Total count

Not available

Clean slate!
You have no collections

Clean slate!
You have no collections

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
COMENITYCAPITAL/ALCO	PO BOX 182120, COLUMBUS, OH 43218	(855) 497-8176
JPMCB CARD SERVICES	PO BOX 15369, WILMINGTON, DE 19850	(800) 945-2000
OPORTUN/PROGRESO FINAN	PO BOX 560910, THE COLONY, TX 75056	(866) 488-6090
RD/RESPROP MANAGEMEN	595 S 80 E STE 220, LOGAN, UT 843216838	(813) 444-1500
TECH PROP ADVISORS L	1809 PEARL ST, AUSTIN, TX 78701	(281) 865-7736

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.](#)