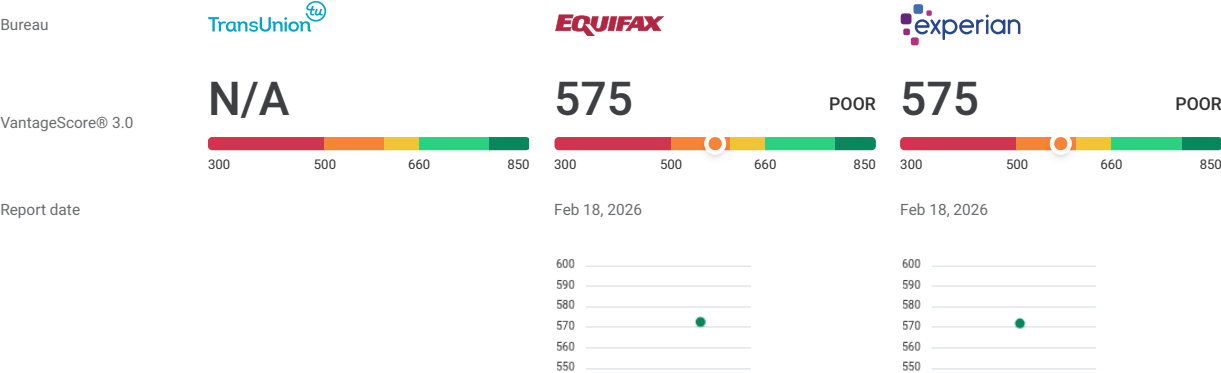


Credit report



Personal info

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

Account summary

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

Accounts

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



Credit cards

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

Overview

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

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

Account details

Account Number	4400661227722250
Account Status	Charge Off
Open Date	Apr 10, 2007
Last Activity	Jan 17, 2026
Type	Credit Card
Responsibility	Authorized User
Remarks	Charged Off Account, Account Closed By Credit Grantor, Credit Card
Times 30/60/90 Days Late	2/2/0
Month's Reviewed	99
Term Source Type	
High Balance	
High Credit	\$9,600.00
Monthly Payment	\$0.00
Current Payment 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
	30	60	60	✓	✓	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	30	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
				N/A	N/A	
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	✓	✓	✓	✓	✓
	✓	Paid on time				
	30	30 days past due				
	60	60 days past due				

- 9090 days past due
- 120120 days past due
- 150150 days past due
- BRBankruptcy
- RFRepossession or foreclosure
- CCCollection or charge off
- VSVoluntary surrender
- N/ANo data available

Creditor information

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

Account ID:
20afdca346de362272afb4345ddaed03

JPMCB CARD
SERVICES

Feb 11, 2026\$1,308.00
Closed

Overview

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

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

Account details

Account Number4266841420654319
Account StatusCharge Off
Open DateJan 30, 2015
Last ActivityJan 11, 2026
TypeCredit Card
ResponsibilityAuthorized User

Charged Off Account, Account
RemarksClosed By Credit Grantor, Credit Card

Times 30/60/90 Days Late1/1/4

Month's Reviewed60

Term Source Type

High Balance

High Credit\$1,000.00

Monthly Payment\$0.00

Current PaymentStatusCollection/Charge-off

Amount Past Due\$1,308.00

Payment history

You've made 90% 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
	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
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	30	60	90	120	120	120
2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓

	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	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
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A

✓ Paid on time
 30 30 days past due
 60 60 days past due
 90 90 days past due
 120 120 days past due
 150 150 days past due
 BR Bankruptcy
 RF Repossession or foreclosure
 CC Collection or charge off
 VS Voluntary surrender
 N/A No data available

Creditor information

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

Account ID:
eae7f796365f4f104c1120b18deefae03

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
Last Activity May 1, 2023
Type Credit Card
Responsibility Authorized User

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

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

Month's Reviewed 49

Term Source Type

High Balance \$1,179.00

High Credit \$1,000.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

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

2023	Jan	Feb	Mar	Apr	May	Jun
	30	60	30	✓		

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

✓ Paid on time
30 30 days past due
60 60 days past due
90 90 days past due
120 120 days past due
150 150 days past due
BR Bankruptcy
RF Repossession or foreclosure
CC Collection or charge off
VS Voluntary surrender
N/A No data available

Creditor information

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 799982238
[\(800\) 421-2110](tel:8004212110)

Account ID:
791158c324fd9fbc584a67a9fc8cb75f

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

Account Number **4264510127796135**
Account Status **Charge Off**
Open Date **May 15, 2014**
Last Activity **Apr 19, 2023**
Type **Credit Card**
Responsibility **Authorized User**

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

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

Month's Reviewed **99**

Term Source Type

High Balance **\$730.00**

High Credit **\$500.00**

Monthly Payment **\$0.00**


Current Payment Status **Late 30 Days**

Amount Past Due

Payment history

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

We're showing the most recent 81 months available.

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

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
	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	N/A	N/A	N/A
<div><div>✓ Paid on time</div><div>30 30 days past due</div><div>60 60 days past due</div><div>90 90 days past due</div><div>120 120 days past due</div><div>150 150 days past due</div><div>BR Bankruptcy</div><div>RF Repossession or foreclosure</div><div>CC Collection or charge off</div><div>VS Voluntary surrender</div><div>N/A No data available</div></div>						

Creditor information

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 799982238
[\(800\) 421-2110](tel:8004212110)

Account ID:
a033eff934ca3ecd253d7442b6e8e8f1

WEBBANK/FINGERH UT	Nov 16, 2018		\$0.00	Nov 16, 2018		\$0.00	
			Closed			Closed	
	Overview			Overview			
	You're currently using 0% of your account's limit.			You're currently using 0% of your account's limit.			
	<div></div>			<div></div>			
	Balance:	Credit limit:		Balance:	Credit limit:		
	\$0.00	\$1,000.00		\$0.00	\$1,000.00		
	Account details			Account details			
	Account Number	6369921050762656		Account Number	636992XXXXXX		
	Account Status	Closed		Account Status	Closed		
Open Date			Oct 29, 2015	Open Date			Oct 29, 2015

Last Activity	Sep 16, 2015	Last Activity	Nov 1, 2018
Type	Charge Account	Type	Charge Account
Responsibility	Individual	Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance	Remarks	
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	36	Month's Reviewed	37
Terms Count	0	Terms Count	0
Term Source Type		Term Source Type	
High Balance	\$0.00	High Balance	
High Credit	\$1,000.00	High Credit	\$1,000.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

Payment history

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		
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
	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
- 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

FINGERHUT/WEBBANK
6250 RIDGEWOOD RO
ST. CLOUD, MN 56303
(866) 734-0342

Account ID:
4c5a38a708a28d67df0c2b1954e66082

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
	Jul	Aug	Sep	Oct	Nov	Dec
2015	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec

- Paid on time
- 30 30 days past due
- 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

WEBBANK/FINGERHUT
6250 RIDGEWOOD RD
SAINT CLOUD, MN 56303
(866) 734-0342

Account ID:
54ab36af8efb02a42cceda9516172ebf

SYNCB/TOYSRUS



Sep 9, 2018
Closed

\$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 6045861015454720
Account Status Closed
Open Date Nov 5, 2017

May 8, 2018
Closed

\$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 604586XXXXXX
Account Status Closed
Open Date Nov 5, 2017

[illegible]

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

SYNCB/TOYSRUS
PO BOX 71746
PHILADELPHIA, PA 19176
(855) 389-2365

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	Overview
		You have 49% left to pay on this loan.	You have 49% left to pay on this loan.
		<div></div>	<div></div>
		Balance: \$19,258.00	Balance: \$19,258.00
		Highest balance: \$39,312.00	Highest balance: \$39,312.00
		Account details	Account details
		Account Number 70400269249420001	Account Number 704002XXXXXXXXXX
		Account Status Open	Account Status Open
		Open Date Mar 31, 2022	Open Date Mar 31, 2022
		Last Activity Nov 1, 2025	Last Activity Nov 1, 2025
		Type Automobile	Type Automobile

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

Payment history

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

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

Account ID:
bfd91399c74120782d5837f1f9ad3822

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

TOYOTA FINANCIAL
SER

Aug 31, 2023
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$19,788.00

Account details

Account Number 70400268643350001
Account Status Closed
Open Date Oct 25, 2020
Last Activity Apr 1, 2023
Type Automobile

Aug 25, 2023
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$19,788.00

Account details

Account Number 704002XXXXXXXXXX
Account Status Closed
Open Date Oct 25, 2020
Last Activity Aug 1, 2023
Type Automobile

Responsibility	Joint Contractual Liability	Responsibility	Joint Contractual Liability
Remarks	Closed Or Paid Account/zero Balance	Remarks	
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	34	Month's Reviewed	35
Terms Count	72	Terms Count	72
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$19,788.00	High Balance	\$19,788.00
High Credit	\$19,788.00	High Credit	\$19,788.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

Payment history

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

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

- ✓ 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.

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

- ✓ 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

Account ID:
7e7a8720c60300093627252154b872c6

Creditor information

TOYOTA MOTOR CREDIT
PO BOX 9786
CEDAR RAPIDS, IA 52409

Account ID:
b668b147b005ffe17e4eb0b7882a30df

LENDMARK
FINANCIAL SER



Aug 31, 2020

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$11,515.00

Account details

Account Number 32001142300
Account Status Closed
Open Date Apr 3, 2020
Last Activity Jun 1, 2020
Type Automobile

Jun 22, 2020

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$11,515.00

Account details

Account Number 320011XXXXX
Account Status Closed
Open Date Apr 3, 2020
Last Activity Jun 1, 2020
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					

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

Other

Total count	0	5	10
KLARNA INC	⊖		
			Feb 1, 2026
			\$544.00
			In good standing
			Overview
			You have 101% left to pay on this loan.
			Balance: Highest balance:
			\$544.00 \$536.00
			Account details
			Account Number
			HT7CWZXXXXXXXXXXXXXXXXXX
			Account Status
			Open
			Open Date
			Jan 17, 2026
			Last Activity
			Feb 1, 2026
			Type
			Installment Sales Contract
			Responsibility
			Individual
			Remarks
			This Is An Account In Good Standing
			Times 30/60/90 Days Late
			0/0/0
			Month's Reviewed
			1

Terms Count	6
Term Source Type	Calculated
High Balance	\$536.00
High Credit	\$536.00
Monthly Payment	\$89.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

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

- ✓ Paid on time
- 30 30 days past due
- 60 60 days past due
- 90 90 days past due
- 120 120 days past due
- 150 150 days past due
- BR Bankruptcy
- RF Repossession or foreclosure
- CC Collection or charge off
- VS Voluntary surrender
- N/A No data available

Creditor information

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

Account ID:
f70ae3fce8d55e62e5d8f5c505510979

KLARNA INC

Feb 1, 2026 \$171.00
● In good standing

Overview

You have 101% left to pay on this loan.

Balance: \$171.00 Highest balance: \$169.00

Account details

Account Number KNZ3FDXXXXXXXXXXXXXXXXXX

Account Status Open

Open Date Jan 22, 2026

Last Activity Feb 1, 2026

Type Installment Sales Contract

Responsibility Individual

Remarks This Is An Account In Good Standing

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

Month's Reviewed 1

Terms Count 3

Term Source Type Calculated

High Balance \$169.00

High Credit \$169.00

Monthly Payment \$56.00

Current Payment Status As Agreed

Amount Past Due

KLARNA INC

Payment history

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

2026

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

✓

Paid on time

30

30 days past due

60

60 days past due

90

90 days past due

120

120 days past due

150

150 days past due

BR

Bankruptcy

RF

Repossession or foreclosure

CC

Collection or charge off

VS

Voluntary surrender

N/A

No data available

Creditor information

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

Account ID:
5dfcab1088f314258adf9446aa3b9e8b

Feb 1, 2026

\$97.00

In good standing

Overview

You have 100% left to pay on this loan.

Balance:

Highest balance:

\$97.00

\$97.00

Account details

Account Number

ZFQ4TSXXXXXXXXXXXXXXXXXX

Account Status

Open

Open Date

Jan 21, 2026

Last Activity

Feb 1, 2026

Type

Installment Sales Contract

Responsibility

Individual

Remarks

This Is An Account In Good Standing

Times 30/60/90 Days Late

0/0/0

Month's Reviewed

1

Terms Count

6

Term Source Type

Calculated

High Balance

\$97.00

High Credit

\$97.00

Monthly Payment

\$16.00

Current Payment Status

As Agreed

Amount Past Due

Payment history

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

2026

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

✓

Paid on time

30

30 days past due

60

60 days past due

- 9090 days past due
- 120120 days past due
- 150150 days past due
- BRBankruptcy
- RFRepossession or foreclosure
- CCCollection or charge off
- VSVoluntary surrender
- N/ANo data available

Creditor information

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

Account ID:
61849eb28304f132244c006dabfea7df

LENDMARK
FINANCIAL SER



Dec 31, 2025\$8,489.00
● In good standing

Overview

You have 98% left to pay on this loan.

Balance: \$8,489.00

Highest balance: \$8,696.00

Account details

Account Number	57101211801
Account Status	Open
Open Date	Sep 15, 2025
Last Activity	Dec 1, 2025
Type	Unsecured
Responsibility	Individual
Remarks	Unsecured
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	3
Terms Count	60
Term Source Type	Provided
High Balance	\$8,696.00
High Credit	\$8,696.00
Monthly Payment	\$300.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

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

Dec 31, 2025\$8,489.00
● In good standing

Overview

You have 98% left to pay on this loan.

Balance: \$8,489.00

Highest balance: \$8,696.00

Account details

Account Number	571012XXXXX
Account Status	Open
Open Date	Sep 15, 2025
Last Activity	Dec 1, 2025
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	60
Term Source Type	Provided
High Balance	\$8,696.00
High Credit	\$8,696.00
Monthly Payment	\$300.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

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

LENDMARK
FINANCIAL SER

⊖

Nov 30, 2025

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00

Highest balance: \$7,061.00

Account details

Account Number 57101030603

Account Status Refinanced

Open Date Sep 15, 2023

Last Activity Sep 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 26

Terms Count 60

Term Source Type Provided

High Balance \$7,061.00

High Credit \$7,061.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

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

2025

Jan ✓

Feb ✓

Mar ✓

Apr ✓

May ✓

Jun ✓

Jul ✓

Aug ✓

Sep ✓

Oct N/A

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

LENDMARK FINANCIAL S

Sep 15, 2025

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00

Highest balance: \$7,061.00

Account details

Account Number 571010XXXXX

Account Status Refinanced

Open Date Sep 15, 2023

Last Activity Sep 1, 2025

Type Unsecured

Responsibility Individual

Remarks Account Renewed Or Refinanced, Account Closed Due To Transfer Or Refinance

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

Month's Reviewed 25

Terms Count 60

Term Source Type Provided

High Balance \$7,061.00

High Credit \$7,061.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

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

2025

Jan ✓

Feb ✓

Mar ✓

Apr ✓

May ✓

Jun ✓

Jul ✓

Aug ✓

Sep ✓

Oct

Nov

Dec

2024

Jan ✓

Feb ✓

Mar ✓

Apr ✓

May ✓

Jun ✓

Jul ✓

Aug ✓

Sep ✓

Oct ✓

Nov ✓

Dec ✓

2023

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep ✓

Oct ✓

Nov ✓

Dec ✓

✓ Paid on time

30 30 days past due

60 60 days past due

90 90 days past due

120 120 days past due

150 150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

LENDMARK FINANCIAL SER

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

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

Account ID:
a0b898a104d3cfefcaa9c61a90eb2da8

Account ID:
44e6d77960448343852718ba074a9972

AFFIRM INC



Nov 17, 2025
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$119.00

Account details

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

Payment history

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

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

Creditor information

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

Account ID:
679480ff8d9cdf7f769f2e2a6715df9

AFFIRM INC



Aug 9, 2025
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance:
\$0.00

Highest balance:
\$82.00

Account details

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

Payment history

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

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

Creditor information

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

Account ID:
d3464acabb5b6efb971cf1b69ca1ab86

WELK RESORT
GROUP



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

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	Nov 30, 2023	Last Activity	Dec 1, 2023
Type	Time Shared Loan	Type	Time Shared Loan
Responsibility	Joint Contractual Liability	Responsibility	Joint Contractual Liability
Remarks	Involuntary Repossession	Remarks	Merchandise Was Taken Back By Grantor/there May Be A Balance Due
Times 30/60/90 Days Late	1/1/4	Times 30/60/90 Days Late	1/1/4
Month's Reviewed	21	Month's Reviewed	20
Terms Count	120	Terms Count	120
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$47,036.00	High Balance	\$47,036.00
High Credit	\$47,036.00	High Credit	\$47,036.00
Monthly Payment	\$810.00	Monthly Payment	\$0.00
Current Payment Status	Repossession/Foreclosure	Current Payment Status	Repossession/Foreclosure
Amount Past Due		Amount Past Due	

Payment history

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

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

WELK RESORT GROUP
8860 LAWRENCE WELK DR
ESCONDIDO, CA 920266403
(760) 481-7719

Account ID:
e125c1ffc65abefdd9a1357d10ae5b4d

Payment history

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

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

Creditor information

WHV RESORT GROUP
8860 LAWRENCE WELK DR
ESCONDIDO, CA 92026
(760) 749-3182

Account ID:
323bd5559497df2377959cea564cbdfd

LENDMARK
FINANCIAL SER



Nov 30, 2023
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$6,948.00

Account details

Account Number 57101019605
Account Status Closed
Open Date Jun 16, 2023
Last Activity Sep 1, 2023
Type Unsecured
Responsibility Individual

Sep 15, 2023
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$6,948.00

Account details

Account Number 571010XXXXX
Account Status Closed
Open Date Jun 16, 2023
Last Activity Sep 1, 2023
Type Unsecured
Responsibility Individual
Remarks

Remarks	Closed Or Paid Account/zero Balance	Times 30/60/90 Days Late	0/0/0
Times 30/60/90 Days Late	0/0/0	Month's Reviewed	4
Month's Reviewed	5	Terms Count	60
Terms Count	60	Term Source Type	Provided
Term Source Type	Provided	High Balance	\$6,948.00
High Balance	\$6,948.00	High Credit	\$6,948.00
High Credit	\$6,948.00	Monthly Payment	\$0.00
Monthly Payment	\$0.00	Current Payment Status	As Agreed
Current Payment Status	As Agreed	Amount Past Due	
Amount Past Due			

Payment history

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
	✓	✓	✓	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

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

Account ID:
00ea8cb228016910550817865d25fd67

Times 30/60/90 Days Late	0/0/0
Month's Reviewed	4
Terms Count	60
Term Source Type	Provided
High Balance	\$6,948.00
High Credit	\$6,948.00
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

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

Account ID:
96c597156a45ba7bcb586ef822bc3873

LENDMARK
FINANCIAL SER



Aug 31, 2023
Closed

Jun 16, 2023
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$5,327.00

Account details

Account Number	57100010705
Account Status	Closed
Open Date	Aug 10, 2022
Last Activity	Jun 1, 2023
Type	Unsecured
Responsibility	Individual

Remarks	Closed Or Paid Account/zero Balance
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	12
Terms Count	48
Term Source Type	Provided
High Balance	\$5,327.00
High Credit	\$5,327.00

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$5,327.00

Account details

Account Number	571000XXXXX
Account Status	Closed
Open Date	Aug 10, 2022
Last Activity	Jun 1, 2023
Type	Unsecured
Responsibility	Individual

Remarks	
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	11
Terms Count	48
Term Source Type	Provided
High Balance	\$5,327.00
High Credit	\$5,327.00

Monthly Payment	\$0.00						Monthly Payment	\$0.00					
Current Payment Status	As Agreed						Current Payment Status	As Agreed					
Amount Past Due							Amount Past Due						
Payment history							Payment history						
You've made 100% of reported payments for this account on time.							You've made 100% of reported payments for this account on time.						
2023	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2023	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul N/A	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
2022	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
✓ 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

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

Account ID:
76c2f79b9fd60fad0611d895f00f5630

Creditor information

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

Account ID:
05dc4419c7008056336527234b4f51e8

Hard inquiries

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

Bureau	TransUnion	EQUIFAX	experian
Total count	Not available	1	1
Hide Details			<div>CITIBANK NA., BEST BUY Dec 9, 2025 Banking</div> <div>Creditor information CITIBANK NA., BEST BUY 5800 S CORPORATE PL SIOUX FALLS, SD 57108</div>
Hide Details		<div>LENDMARK FINANCIAL S Sep 15, 2025 Finance</div> <div>Creditor information LENDMARK FINANCIAL S 2118 USHER ST NW COVINGTON, GA 30014</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.

Total count

Not available

4

4

Hide Details

Feb 13, 2026
\$5,760.00
MIDLAND CREDIT MANAG

Account details

Account Number 332138543
Date Opened Feb 28, 2025
Last Activity Jan 13, 2026
Original Creditor CAPITAL ONE N A
Monthly Payment \$0.00
Term Source Type
Current Rating Collection/Charge-off
Status Open
Type Individual
High Balance \$5,810.00
Unpaid Balance \$5,760.00
Highest Adverse Rating Collection/Charge-off
Most Recent Adverse Rating No Data Available
Comments Collection Account

Account details

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

2026	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
		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

Account ID:
d0f647cf5ca48f807ca4ae5bf83846a3

Feb 13, 2026
\$5,760.00
MIDLAND CREDIT MANAGEM

Account details

Account Number 332138XXX
Date Opened Feb 28, 2025
Last Activity Feb 1, 2025
Original Creditor CAPITAL ONE N.A.
Monthly Payment \$0.00
Term Source Type Provided
Current Rating Collection/Charge-off
Status Closed
Type Individual
High Balance \$5,810.00
Unpaid Balance \$5,760.00
Highest Adverse Rating Collection/Charge-off
Most Recent Adverse Rating Collection/Charge-off
Comments Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department

Account details

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

2026	Jan	Feb	Mar	Apr	May	Jun
	CC	CC				
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
			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 MANAGEM
320 E BIG BEAVER RD STE
TROY, MI 48083
(877) 822-0381

Account ID:
709fa37ea7d582b67b5e588d64c96866

Hide Details

Feb 16, 2026
\$2,761.00
PORTFOLIO RECOVERY A

Account details

Account Number CITIB-35321195307505
Date Opened Feb 16, 2024
Last Activity Jan 16, 2026

Feb 16, 2026
\$2,761.00
PORTFOLIO RECOV ASSOC

Account details

Account Number 603532XXXXXXXXXX
Date Opened Feb 16, 2024
Last Activity Feb 1, 2024

Original Creditor	CITIBANK N A	Original Creditor	CITIBANK N.A.
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Term Source Type		Term Source Type	Provided
Current Rating	Collection/Charge-off	Current Rating	Collection/Charge-off
Status	Open	Status	Closed
Type	Individual	Type	Individual
High Balance	\$2,505.00	High Balance	\$2,505.00
Unpaid Balance	\$2,761.00	Unpaid Balance	\$2,761.00
Highest Adverse Rating	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
Account details		Account details	
You've Made 100% Of Reported Payments For This Account On Time.		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
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
		N/A	N/A	N/A	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	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

PORTFOLIO RECOVERY A
RIVERSIDE COMMERCE CENTER
NORFOLK, VA 235024962
(800) 772-1413

Account ID:
43a9adfc0278174ab1ac870b3220da6d

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
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	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

PORTFOLIO RECOV ASSOC
120 CORPORATE DRIVE
NORFOLK, VA 23513
(757) 519-9300

Account ID:
e6af382fb4534055f4a0fe031d3bcc5b

Hide Details

Jan 31, 2026	\$1,345.00 PORTFOLIO RECOVERY A
Account details	
Account Number	CITIB-35321208543849
Date Opened	Feb 16, 2024
Last Activity	Dec 31, 2025
Original Creditor	CITIBANK N A
Monthly Payment	\$0.00
Term Source Type	
Current Rating	Collection/Charge-off
Status	Open
Type	Individual

Jan 31, 2026	\$1,345.00 PORTFOLIO RECOV ASSOC
Account details	
Account Number	603532XXXXXXXXXX
Date Opened	Feb 16, 2024
Last Activity	Feb 1, 2024
Original Creditor	CITIBANK N.A.
Monthly Payment	\$0.00
Term Source Type	Provided
Current Rating	Collection/Charge-off
Status	Closed
Type	Individual

High Balance	\$1,345.00	High Balance	\$1,345.00
Unpaid Balance	\$1,345.00	Unpaid Balance	\$1,345.00
Highest Adverse Rating	Collection/Charge-off	Highest Adverse Rating	Collection/Charge-off
Most Recent Adverse Rating	No Data Available	Most Recent Adverse Rating	Collection/Charge-off
Comments	Collection Account		Account Seriously Past Due
Account details		Comments	Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department
You've Made 100% Of Reported Payments For This Account On Time.			

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

PORTFOLIO RECOVERY A
RIVERSIDE COMMERCE CENTER
NORFOLK, VA 235024962
(800) 772-1413

Account ID:
43a9adfc0278174ab1ac870b3220da6d

Account details

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

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

PORTFOLIO RECOV ASSOC
120 CORPORATE DRIVE
NORFOLK, VA 23513
(757) 519-9300

Account ID:
e6af382fb4534055f4a0fe031d3bcc5b

Hide Details

Feb 6, 2026	\$706.00 PORTFOLIO RECOVERY A
Account details	
Account Number	SYNCH-44201005567010
Date Opened	Jan 13, 2024
Last Activity	Jan 6, 2026
Original Creditor	SYNCHRONY BANK
Monthly Payment	\$0.00
Term Source Type	
Current Rating	Collection/Charge-off
Status	Open
Type	Individual
High Balance	\$706.00
Unpaid Balance	\$706.00
Highest Adverse Rating	Collection/Charge-off
Most Recent Adverse Rating	No Data Available
Comments	Collection Account
Account details	

Feb 6, 2026	\$706.00 PORTFOLIO RECOV ASSOC
Account details	
Account Number	604420XXXXXXXXXX
Date Opened	Jan 13, 2024
Last Activity	Jan 1, 2024
Original Creditor	SYNCHRONY BANK
Monthly Payment	\$0.00
Term Source Type	Provided
Current Rating	Collection/Charge-off
Status	Closed
Type	Individual
High Balance	\$706.00
Unpaid Balance	\$706.00
Highest Adverse Rating	Collection/Charge-off
Most Recent Adverse Rating	Collection/Charge-off
Comments	Account Seriously Past Due
Account details	Date/account Assigned To Attorney, Collection Agency, Or

2026

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N/A

N/A

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Oct

Nov

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✔

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

PORTFOLIO RECOVERY A

RIVERSIDE COMMERCE CENTER

NORFOLK, VA 235024962

(800) 772-1413

Account ID:

6b56ba7ed69f9b54756470af36e70cf3

Account details

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

2026

Jan

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Dec

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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

PORTFOLIO RECOV ASSOC

120 CORPORATE DRIVE

NORFOLK, VA 23513

(757) 519-9300

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.](#)