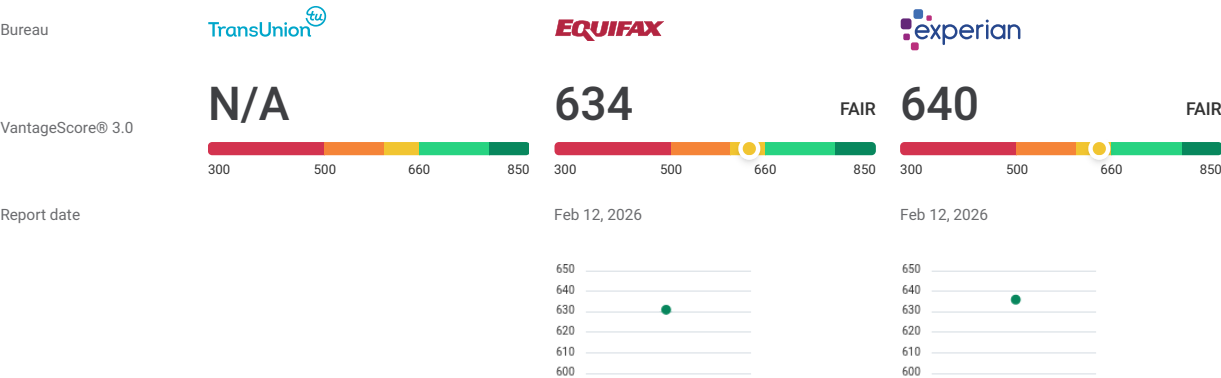


Credit report



Personal info

Reported names	Marilu Capa Galarza Marilu Capa	Marilu Capa
DOB	1985-01-27	1985-01-27
SSN	100-17-7402	100-17-7402
Employment info		Elite Home Care
Addresses	Jan 1, 2024 10410 51st Ave, Corona, NY, 11368	Dec 17, 2024 10410 51st Ave # 1, Corona, NY, 113683258

Account summary

Bureau	TransUnion	EQUIFAX	experian
Total accounts	0	7	7
Open accounts	0	7	7
Closed accounts	0	0	0
Delinquent	0	0	0
Derogatory	0	0	0
Collections	0	0	0
Balances	\$0	\$5,746	\$5,746
Payments	\$0	\$223	\$223
Public records	0	0	0
Inquiries (2 years)	0	5	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.

Bureau	TransUnion	EQUIFAX	experian
Credit cards			
Total count	0	5	5
COMENITYCAPITAL/ SEPHOR		Feb 5, 2026 \$0.00 In good standing	Feb 5, 2026 \$0.00 In good standing
		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: \$500.00	Balance: \$0.00 Credit limit: \$500.00

Account details							Account details									
Account Number		4022410018590320					Account Number		402241XXXXXX							
Account Status		Open					Account Status		Open							
Open Date		Mar 10, 2024					Open Date		Mar 10, 2024							
Last Activity		Jul 1, 2024					Last Activity		Feb 1, 2026							
Type		Charge Account					Type		Charge Account							
Responsibility		Individual					Responsibility		Individual							
Remarks		Charge					Remarks		This Is An Account In Good Standing							
Times 30/60/90 Days Late		0/0/0					Times 30/60/90 Days Late		0/0/0							
Month's Reviewed		22					Month's Reviewed		23							
Terms Count		0					Terms Count		0							
Term Source Type							Term Source Type									
High Balance		\$499.00					High Balance		\$499.00							
High Credit		\$500.00					High Credit		\$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																
You've made 100% of reported payments for this account on time.																
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			
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			
2024	Jan	Feb	Mar	Apr	May	Jun	2024	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							Creditor information									
COMENITYCAPITAL/SEPH PO BOX 182120 COLUMBUS, OH 432182120 (855) 796-9632							COMENITYCAPITAL/SEPHOR PO BOX 182120 COLUMBUS, OH 43218									
Account ID: 94563ea08dda90d1a1a086a447b531a4							Account ID: bf45f203616ce98cbe92e865d86f2fa3									

DISCOVER CARD



Jan 23, 2026
● In good standing

Overview

You're currently using 101% of your account's limit.

Balance: \$1,509.00
Credit limit: \$1,500.00

Account details

Account Number 6011008250441604

Jan 23, 2026
● In good standing

Overview

You're currently using 101% of your account's limit.

Balance: \$1,509.00
Credit limit: \$1,500.00

Account details

Account Number 601100XXXXXX

Account Status	Open	Account Status	Open
Open Date	Jan 10, 2024	Open Date	Jan 10, 2024
Last Activity	Jan 1, 2026	Last Activity	Jan 1, 2026
Type	Credit Card	Type	Credit Card
Responsibility	Individual	Responsibility	Individual
Remarks	Credit Card	Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	24	Month's Reviewed	25
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$1,529.00	High Balance	\$1,529.00
High Credit	\$1,500.00	High Credit	\$1,500.00
Monthly Payment	\$54.00	Monthly Payment	\$54.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

Payment history

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

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

DISCOVER CARD
PO BOX 30939
SALT LAKE CITY, UT 841300939
(800) 347-2683

Account ID:
f28bee3e33b80388322c83c40409e5cc

Account Status	Open
Open Date	Jan 10, 2024
Last Activity	Jan 1, 2026
Type	Credit Card
Responsibility	Individual
Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	25
Term Source Type	Provided
High Balance	\$1,529.00
High Credit	\$1,500.00
Monthly Payment	\$54.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

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

DISCOVERC
PO BOX 30939
SALT LAKE CITY, UT 84130
(800) 347-2683

Account ID:
52e679ab139e444ca88b28b695e257a8

SYNCB/HARBOR



Jan 23, 2026
● In good standing

Overview

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

Balance:	Credit limit:
\$0.00	\$670.00

Account details

Account Number	6044201015789471
Account Status	Open
Open Date	Aug 18, 2024
Last Activity	Jul 1, 2025

Jan 23, 2026
● In good standing

Overview

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

Balance:	Credit limit:
\$0.00	\$670.00

Account details

Account Number	604420XXXXX
Account Status	Open
Open Date	Aug 18, 2024
Last Activity	Jan 1, 2026

Type	Charge Account	Type	Charge Account
Responsibility	Individual	Responsibility	Individual
Remarks	Charge	Remarks	This Is An Account In Good Standing
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	18
Terms Count	0	Terms Count	0
Term Source Type		Term Source Type	
High Balance	\$916.00	High Balance	\$916.00
High Credit	\$670.00	High Credit	\$670.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

Payment history

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

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

SYNCB/HARBOR
PO BOX 71746
PHILADELPHIA, PA 191761746
(855) 341-3108

Account ID:
137330c40862a80c206bf696bf0508fa

Payment history

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

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

Creditor information

SYNCB/HFT
PO BOX 71746
PHILADELPHIA, PA 19176
(855) 341-3108

Account ID:
3ba0331d04fbf279caa9c00bc3e5648a

CAPITAL ONE BANK
USA

Jan 16, 2026
\$459.00
● In good standing

Overview

You're currently using 92% of your account's limit.

Balance: \$459.00
Credit limit: \$500.00

Account details

Account Number	5178059134188508
Account Status	Open
Open Date	Sep 30, 2024
Last Activity	Jan 1, 2026
Type	Credit Card
Responsibility	Individual

Jan 16, 2026
\$459.00
● In good standing

Overview

You're currently using 92% of your account's limit.

Balance: \$459.00
Credit limit: \$500.00

Account details

Account Number	517805XXXXXX
Account Status	Open
Open Date	Sep 30, 2024
Last Activity	Jan 1, 2026
Type	Credit Card
Responsibility	Individual

Payment history							Payment history						
You've made 100% of reported payments for this account on time.							You've made 100% of reported payments for this account on time.						
2025	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓					
2024	Jul	Aug	Sep	Oct	Nov	Dec	2025	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓							
2024	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun
								✓	✓	✓	✓	✓	✓
2024	Jul	Aug	Sep	Oct	Nov	Dec	2025	Jul	Aug	Sep	Oct	Nov	Dec
			N/A	✓	✓	✓							

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

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

Account ID:
b461652e3db7d7506236ff6a24f2f46a

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

Account ID:
b461652e3db7d7506236ff6a24f2f46a

CREDIT ONE BANK

NA

Jan 14, 2026

\$428.00

In good standing

Overview

You're currently using 95% of your account's limit.

Balance:

\$428.00

Credit limit:

\$450.00

Account details

Account Number

370310018487236

Account Status

Open

Open Date

Dec 2, 2024

Last Activity

Jan 1, 2026

Type

Credit Card

Responsibility

Individual

Remarks

Credit Card

Times 30/60/90 Days Late

0/0/0

Month's Reviewed

13

Jan 14, 2026

\$428.00

In good standing

Overview

You're currently using 95% of your account's limit.

Balance:

\$428.00

Credit limit:

\$450.00

Account details

Account Number

370310XXXXX

Account Status

Open

Open Date

Dec 2, 2024

Last Activity

Jan 1, 2026

Type

Credit Card

Responsibility

Individual

Remarks

This Is An Account In Good Standing

Times 30/60/90 Days Late

0/0/0

Term Source Type	Provided	Month's Reviewed	14
High Balance	\$452.00	Term Source Type	Provided
High Credit	\$450.00	High Balance	\$452.00
Monthly Payment	\$30.00	High Credit	\$450.00
Current Payment Status	As Agreed	Monthly Payment	\$30.00
Amount Past Due		Current Payment Status	As Agreed

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
						✓

- ✓ 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

CREDIT ONE BANK
PO BOX 98873
LAS VEGAS, NV 891938873
(877) 825-3242

Account ID:
ac6c775a575676f5cdcf8efc92cda52

Payment history

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

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

- ✓ 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

CREDIT ONE BANK NA
PO BOX 98875
LAS VEGAS, NV 89193
(702) 269-1000

Account ID:
805e4a6d3209bcec09f261b40672995d

Other

Total count	0	2	2
UPSTART/DRBANK		<div>Feb 4, 2026</div> <div>\$2,066.00</div> <div>In good standing</div> <div>Overview</div> <div>You have 94% left to pay on this loan.</div> <div>Balance: \$2,066.00</div> <div>Highest balance: \$2,200.00</div> <div>Account details</div> <div>Account Number DRB5418585</div> <div>Account Status Open</div> <div>Open Date Jun 2, 2025</div> <div>Last Activity Feb 1, 2026</div> <div>Type Unsecured</div> <div>Responsibility Individual</div> <div>Remarks Fixed Rate</div> <div>Times 30/60/90 Days Late 0/0/0</div> <div>Month's Reviewed 7</div>	<div>Feb 2, 2026</div> <div>\$2,066.00</div> <div>In good standing</div> <div>Overview</div> <div>You have 94% left to pay on this loan.</div> <div>Balance: \$2,066.00</div> <div>Highest balance: \$2,200.00</div> <div>Account details</div> <div>Account Number DRB541XXXX</div> <div>Account Status Open</div> <div>Open Date Jun 2, 2025</div> <div>Last Activity Feb 1, 2026</div> <div>Type Unsecured</div> <div>Responsibility Individual</div> <div>Remarks This Is An Account In Good Standing</div> <div>Times 30/60/90 Days Late 0/0/0</div>

Terms Count	60	Month's Reviewed	8
Term Source Type	Provided	Terms Count	60
High Balance	\$2,200.00	Term Source Type	Provided
High Credit	\$2,200.00	High Balance	\$2,200.00
Monthly Payment	\$72.00	High Credit	\$2,200.00
Current Payment Status	As Agreed	Monthly Payment	\$72.00
Amount Past Due		Current Payment Status	As Agreed
		Amount Past Due	

Payment history

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

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

UPSTART/DRBANK
PO BOX 1503
SAN CARLOS, CA 94070
(833) 727-0998

Account ID:
ba2954197663c1db6dd2fb84f7f222e1

Payment history

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

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

Creditor information

UPSTART/DRB
2 CIRCLE STAR WAY
SAN CARLOS, CA 94070

Account ID:
332f44df2a5640aff9a935a89b370f54

UPSTART NETWORK
INC.

Jan 1, 2026
● In good standing

Overview

You have 86% left to pay on this loan.

Balance:	Highest balance:
\$1,284.00	\$1,500.00

Account details

Account Number	L4743729
Account Status	Open
Open Date	Nov 8, 2024
Last Activity	Jan 1, 2026
Type	Unsecured
Responsibility	Individual
Remarks	Fixed Rate
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	13
Terms Count	60
Term Source Type	Provided
High Balance	\$1,500.00
High Credit	\$1,500.00
Monthly Payment	\$42.00

Jan 8, 2026
● In good standing

Overview

You have 86% left to pay on this loan.

Balance:	Highest balance:
\$1,284.00	\$1,500.00

Account details

Account Number	L47437XX
Account Status	Open
Open Date	Nov 8, 2024
Last Activity	Jan 1, 2026
Type	Unsecured
Responsibility	Individual
Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	14
Terms Count	60
Term Source Type	Provided
High Balance	\$1,500.00
High Credit	\$1,500.00

Current Payment Status	As Agreed	Monthly Payment	\$42.00			
Amount Past Due		Current Payment Status	As Agreed			
Payment history		Amount Past Due				
You've made 100% of reported payments for this account on time.						
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
					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						
UPSTART NETWORK INC						
P.O BOX 1503						
SAN CARLOS, CA 940702199						
(855) 451-6753						

Payment history

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

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

✓

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

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			
Total count	Not available	5	4
Hide Details	⊖	May 30, 2025	UPSTART/DRBANK Finance
		Creditor information	
		UPSTART/DRBANK	
		PO BOX 1503	
		SAN CARLOS, CA 94070	
Hide Details	⊖	Dec 1, 2024	CREDIT ONE BANK NA Banking
		Creditor information	
		CREDIT ONE BANK NA	
		PO BOX 98875	
		LAS VEGAS, NV 89193	
Hide Details	⊖	Nov 22, 2024	TD BANK N.A. Banking
		Creditor information	
		TD BANK N.A.	

Hide Details	⊖	Nov 8, 2024	UPSTART NETWORK INC Finance	
			Creditor information UPSTART NETWORK INC 2950 SOUTH DELAWARE ST. SAN MATEO, CA 94403	
Hide Details	⊖	Sep 30, 2024	CAPITAL ONE BANK USA Banking	
			Creditor information CAPITAL ONE BANK USA 15000 CAPITAL ONE DR RICHMOND, VA 232381119	
Hide Details	⊖	Sep 30, 2024		CAP ONE NA Banking
			Creditor information CAP ONE NA PO BOX 30281 SALT LAKE CITY, UT 84130	
Hide Details	⊖	Mar 30, 2024	CITIBANK NA., BEST B Home Furnishing	
			Creditor information CITIBANK NA., BEST B PO BOX 6497 SIOUX FALLS, SD 57117649	
Hide Details	⊖	Mar 10, 2024	COMENITYCAPITAL/SEPH Banking	
			Creditor information COMENITYCAPITAL/SEPH PO BOX 182120 COLUMBUS, OH 43218	
Hide Details	⊖	Mar 10, 2024		COMENITYCAPITAL/SEPHOR Banking
			Creditor information COMENITYCAPITAL/SEPHOR PO BOX 182120 COLUMBUS, OH 43218	

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

TransUnion

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

TransUnion





Total count

Not available

**Clean slate!**

You have no public records

**Clean slate!**

You have no public records

Creditors

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

Creditor name	Address	Phone number
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 84131	(800) 955-7070
COMENITYCAPITAL/SEPHOR	PO BOX 182120, COLUMBUS, OH 43218	Unavailable
CREDIT ONE BANK NA	PO BOX 98875, LAS VEGAS, NV 89193	(702) 269-1000
DISCOVER CARD	PO BOX 30939, SALT LAKE CITY, UT 84130	(800) 347-2683
SYNCB/HARBOR	PO BOX 71746, PHILADELPHIA, PA 19176	(855) 341-3108
UPSTART NETWORK INC.	2950 S DELAWARE ST STE 3, SAN MATEO, CA 94403	(855) 451-6753
UPSTART/DRBANK	2 CIRCLE STAR WAY, SAN CARLOS, CA 94070	Unavailable

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.](#)