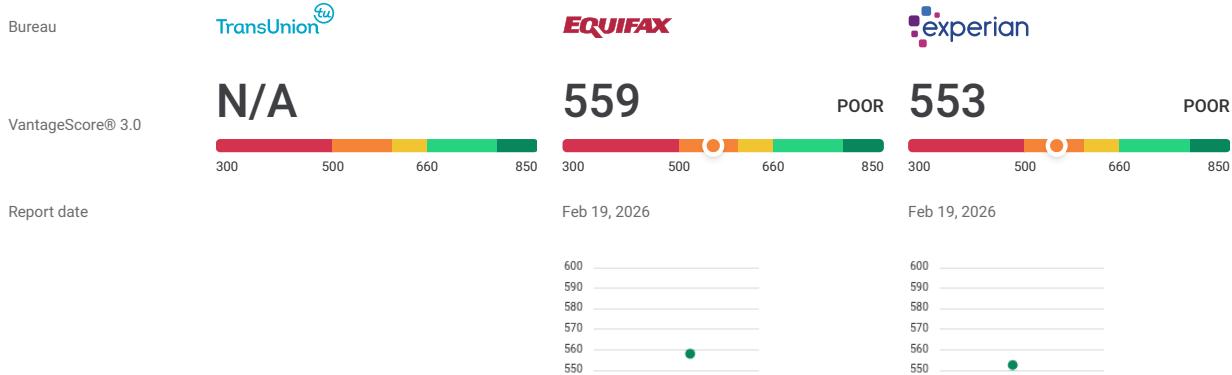


Credit report

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


Personal info

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

Account summary

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

Accounts

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

Credit cards

Total count

0

12

10

BANK OF AMERICA 	Jan 29, 2026	\$3,108.00	Jan 27, 2026	\$3,108.00										
	 In good standing		 In good standing											
Overview		Overview												
You're currently using 16% of your account's limit.		You're currently using 16% of your account's limit.												
Balance: \$3,108.00		Credit limit: \$19,200.00		Balance: \$3,108.00										
Credit limit: \$19,200.00		Balance: \$3,108.00		Credit limit: \$19,200.00										
Account details		Account details												
Account Number 5524332858107934		Account Number		XXXX										
Account Status Open		Account Status		Open										
Open Date Jan 10, 1990		Open Date		Jan 10, 1990										
Last Activity Jan 1, 2026		Last Activity		Jan 1, 2026										
Type Credit Card		Type		Credit Card										
Responsibility Authorized User		Responsibility		Authorized User										
Remarks Account Previously In Dispute - Now Resolved By Data Furnisher		This Is An Account In Good Standing, Account Previously In Dispute - Now Resolved - Reported By Subscriber												
Times 30/60/90 Days Late 0/0/0		Times 30/60/90 Days Late 0/0/0												
Month's Reviewed 29		Month's Reviewed 84												
Term Source Type Provided		Term Source Type Provided												
High Balance \$17,010.00		High Balance \$17,010.00												
High Credit \$19,200.00		High Credit \$19,200.00												
Monthly Payment \$31.00		Monthly Payment \$31.00												
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.												
2025	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr	May	Jun	
														
														
2024	Jan	Feb	Mar	Apr	May	Jun								
														
														
2023	Jan	Feb	Mar	Apr	May	Jun								
	N/A	N/A	N/A	N/A	N/A	N/A								
														
														
2022	Jan	Feb	Mar	Apr	May	Jun								
	N/A	N/A	N/A	N/A	N/A	N/A								
														
														
2021	Jan	Feb	Mar	Apr	May	Jun								
	N/A	N/A	N/A	N/A	N/A	N/A								
														
														
2020	Jan	Feb	Mar	Apr	May	Jun								
	N/A	N/A	N/A	N/A	N/A	N/A								
														
														
2019	Jan	Feb	Mar	Apr	May	Jun								
	N/A	N/A	N/A	N/A	N/A	N/A								
														
														
			<img alt="green checkmark icon" data-bbox="464 1871 474 188											

BR Bankruptcy

30 30 days past due

RF Repossession or foreclosure

60 60 days past due

CC Collection or charge off

90 90 days past due

VS Voluntary surrender

120 120 days past due

N/A No data available

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](#)

Creditor information

Account ID:
b4adaf5f93db1a86fd4ce10d0bd0cd30

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

Account ID:
27c11ec22c0d85c4da62ecd6e6dbaa64

BANK OF AMERICA 

Feb 17, 2026

\$7,685.00
Closed

\$7,685.00
Closed

Overview

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

Overview

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

Account details

Account Number **4400661227722250** Account Number **XXXX**

Account Status **Charge Off** Account Status **Charge Off**

Open Date **Apr 10, 2007** Open Date **Apr 10, 2007**

Last Activity **Jan 17, 2026** Last Activity **Jun 1, 2023**

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 **2/2/0** Remarks By Credit Grantor, Account Closed
At Credit Grantor's Request

Month's Reviewed **99** Times 30/60/90 Days Late **2/2/0**

Term Source Type Month's Reviewed **84**

High Balance Term Source Type

High Credit **\$9,600.00** High Balance

Monthly Payment **\$0.00** High Credit **\$9,600.00**

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

Amount Past Due **\$7,685.00** Current Payment Collection/Charge-off Status

Payment history Amount Past Due

You've made 96% of reported payments for this account on time.

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.

2026 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

2026 Jan Feb Mar Apr May Jun
CC **CC** **CC** **CC** **CC** **CC**

2025 Jan Feb Mar Apr May Jun
CC **CC** **CC** **CC** **CC** **CC**

2025 Jan Feb Mar Apr May Jun
CC **CC** **CC** **CC** **CC** **CC**

2024 Jan Feb Mar Apr May Jun
CC **CC** **CC** **CC** **CC** **CC**

2024 Jan Feb Mar Apr May Jun
CC **CC** **CC** **CC** **CC** **CC**

2023 Jan Feb Mar Apr May Jun
30 **60** **60** **✓** **✓** **CC**

2023 Jan Feb Mar Apr May Jun
CC **CC** **CC** **CC** **CC** **CC**

2022 Jan Feb Mar Apr May Jun
CC **CC** **CC** **CC** **CC** **CC**

You've made 94% of reported payments for this account on time.

Payment history

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

We're showing the most recent 81

months available.

months available.						2026	Jan CC	Feb CC	Mar	Apr	May	Jun		
⚠ The credit bureau reviewed 99 months, but some older months aren't provided in detail.						Jul	Aug	Sep	Oct	Nov	Dec			
2026	Jan CC	Feb	Mar	Apr	May	Jun	2025	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec	
2025	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	2024	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	
	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC		Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC	
2024	Jan CC	Feb CC	Mar CC	Apr CC	May CC	Jun CC	2023	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	
	Jul CC	Aug CC	Sep CC	Oct CC	Nov CC	Dec CC		Jul 30	Aug 60	Sep 90	Oct 120	Nov 120	Dec 120	
2023	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2022	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	
	Jul 30	Aug 60	Sep 90	Oct 120	Nov 120	Dec 120		Jul	Aug	Sep	Oct	Nov	Dec	
2022	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2021	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓	
2021	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2020	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓	
2020	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2019	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓	
2019	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May N/A	Jun ✓		Paid on time						
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		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

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

Creditor information

JPMCB CARD SERVICES
P.O. BOX 15000

Account ID:

Account ID:

9ac893c22d8d6c1d7a3ecc22c12f40d2

BANK OF AMERICA 	May 23, 2023	\$0.00 Closed	May 21, 2023	\$0.00 Closed
Overview		Overview		
You're currently using 0% of your account's limit.		You're currently using 0% of your account's limit.		
Balance: \$0.00	Credit limit: \$1,000.00	Balance: \$0.00	Credit limit: \$1,000.00	
Account details		Account details		
Account Number	5524334404963448	Account Number	XXXX	
Account Status	Charge Off	Account Status	Charge Off	
Open Date	Apr 4, 2019	Open Date	Apr 4, 2019	

Last Activity May 1, 2023 Last Activity May 1, 2023

Type Credit Card Type Credit Card

Responsibility Individual Responsibility Individual

Remarks Account Paid For Less Than Full Balance Remarks Account Legally Paid In Full For Less Than Full Balance

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

Month's Reviewed 49 Month's Reviewed 50

Term Source Type Term Source Type

High Balance \$1,179.00 High Balance \$1,179.00

High Credit \$1,000.00 High Credit \$1,000.00

Monthly Payment \$0.00 Monthly Payment \$0.00

Current Payment Status As Agreed Current Payment Status Collection/Charge-off

Amount Past Due Amount Past Due

Payment history Payment history

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

2023	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
	30	60	30	✓									30	60	30	✓	CC								

2022	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2022	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		

2021	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
	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		

2020	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	✓	✓	✓	✓	2019	Jan	Feb	Mar	Apr	May	Jun	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

✓ 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

✓ 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

BANK OF AMERICA BANK OF AMERICA
PO BOX 982238 PO BOX 982238
EL PASO, TX 799982238 EL PASO, TX 79998
(800) 421-2110 (800) 421-2110

Account ID: 66f485b1b0999161f5af9d2f404001d3 Account ID: 8b29343a9cb7545ec9aaf11a36ba530e

BANK OF AMERICA	May 19, 2023	\$0.00	May 17, 2023	\$0.00
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: \$500.00		Balance: \$0.00 Credit limit: \$500.00		
Account details		Account details		

Account Number 4264510127796135 Account Number XXXX

Account Status Charge Off Account Status Charge Off

Open Date May 15, 2014 Open Date May 15, 2014

Last Activity Apr 19, 2023 Last Activity May 1, 2023

Type Credit Card Type Credit Card

Responsibility Individual Responsibility Individual

Remarks Account Paid For Less Than Full Balance Remarks Account Legally Paid In Full For Less Than Full Balance

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

Month's Reviewed 99 Month's Reviewed 84

Term Source Type Term Source Type

High Balance \$730.00 High Balance \$730.00

High Credit \$500.00 High Credit \$500.00

Monthly Payment \$0.00 Monthly Payment \$0.00

Current Payment Status Late 30 Days Current Payment Status Collection/Charge-off

Amount Past Due Amount Past Due

Payment history 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 30	Feb 60	Mar 30	Apr 30	May CC	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

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

2022	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2022	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2021	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

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

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

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	

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

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

2012	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2011	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2010	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2009	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2008	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2007	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2006	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2005	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2004	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2003	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2002	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2001	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

2000	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

1999	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

1998	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

1997	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

1996	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

1995	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

1994	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

1993	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec	

<tbl_r cells="7" ix="1" maxcspan="1" maxrspan="1" used

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

Account ID:
4df1c81433d014af701e558d694fce0e

Account ID:
dfe1954ea346712e4ecbe95aba394675

SYNCB/JEWELRY CUSTOM	Aug 14, 2020	\$0.00 Closed	May 15, 2020	\$0.00 Closed									
Overview		Overview											
You're currently using 0% of your account's limit.		You're currently using 0% of your account's limit.											
Balance: \$0.00	Credit limit: \$6,000.00	Balance: \$0.00	Credit limit: \$6,000.00										
Account details		Account details											
Account Number	5046620189511140	Account Number	504662XXXXXX										
Account Status	Closed	Account Status	Closed										
Open Date	Dec 18, 2015	Open Date	Dec 18, 2015										
Last Activity	Aug 1, 2018	Last Activity	May 1, 2020										
Type	Charge Account	Type	Charge Account										
Responsibility	Individual	Responsibility	Individual										
Remarks	Closed Or Paid Account/zero Balance		Remarks	Account Closed At Credit Grantor's Request									
Times 30/60/90 Days Late	0/0/0		Times 30/60/90 Days Late	0/0/0									
Month's Reviewed	56		Month's Reviewed	54									
Terms Count	0		Terms Count	0									
Term Source Type													
High Balance	\$4,304.00		High Balance	\$4,304.00									
High Credit	\$6,000.00		High Credit	\$6,000.00									
Monthly Payment	\$0.00		Monthly Payment	\$0.00									
Current Payment Status	As Agreed		Current Payment Status	As Agreed									
Amount Past Due													
Payment history		Payment history											
You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.											
2020	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2020	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun ✓	2019	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2018	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2018	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2017	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2017	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2016	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2016	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2015	Jan	Feb	Mar	Apr	May	Jun	2015	Jan	Feb	Mar	Apr	May	Jun
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		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

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

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

Creditor information

SYNCB/JEWELRY CUSTOM
PO BOX 71757
PHILADELPHIA, PA 19176

Account ID:

a33bf4e672b78d424e496b7cdec7471b

0fc7e60edacf8050859cb624952101c2

SYNCB/SYNCHRONY 

MAST

\$0.00
Jul 10, 2020 **\$0.00**
Closed Apr 12, 2020 **\$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

Account details

Account Number **5243631020717326** Account Number **524363XXXXXX**

Account Status **Closed** Account Status **Closed**

Open Date **Oct 13, 2016** Open Date **Oct 13, 2016**

Last Activity **Mar 1, 2018** Last Activity **Apr 1, 2020**

Type **Credit Card** Type **Credit Card**

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 **45** Month's Reviewed **43**

Term Source Type

High Balance **\$910.00** High Balance **\$910.00**

High Credit **\$250.00** High Credit **\$250.00**

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

Current Payment Status **As Agreed** Current Payment Status **As Agreed**

Amount Past Due

Payment history

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

2020	Jan	Feb	Mar	Apr	May	Jun	2020	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----	------	-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2019	Jan	Feb	Mar	Apr	May	Jun	2019	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----	------	-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2018	Jan	Feb	Mar	Apr	May	Jun	2018	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----	------	-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2017	Jan	Feb	Mar	Apr	May	Jun	2017	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----	------	-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

2016	Jan	Feb	Mar	Apr	May	Jun	2016	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----	------	-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

 Paid on time

 30 days past due

 60 days past due

 Paid on time

 30 days past due

 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											
SYNCB/SYNCHRONY MAST PO BOX 71727 PHILADELPHIA, PA 191761727 (866) 396-8254		SYNCB/MC PO BOX 71746 PHILADELPHIA, PA 19176 (844) 406-7427											
Account ID: b7356619175fb09fa472c1f25e9b3e40		Account ID: 36131734b824715b124e53fa60d0bbac											
SYNCB/PAYPAL (−)		\$0.00 Closed											
Jul 2, 2020		Mar 3, 2020											
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: \$800.00											
Account details		Account details											
Account Number 6044192101463875		Account Number 604419XXXXXX											
Account Status Closed		Account Status Closed											
Open Date Jan 27, 2014		Open Date Jan 27, 2014											
Last Activity Feb 1, 2016		Last Activity Mar 1, 2020											
Type Credit Card		Type Credit Card											
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 14		Month's Reviewed 11											
Term Source Type		Term Source Type											
High Balance \$199.00		High Balance \$199.00											
High Credit \$800.00		High Credit \$800.00											
Monthly Payment \$0.00		Monthly Payment \$0.00											
Current Payment Status As Agreed		Current Payment Status As Agreed											
Amount Past Due		Amount Past Due											
Payment history		Payment history											
You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.											
2020	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2020	Jan ✓	Feb ✓	Mar ✓	Apr	May	Jun
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun ✓	2019	Jan	Feb	Mar	Apr	May ✓	Jun ✓
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2018	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2018	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		Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
2017	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2017	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		Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
2016	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2016	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		Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
2015	Jan	Feb	Mar	Apr	May	Jun	2015	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A

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

Creditor information

SYNCB/PPC

PO BOX 71746

PHILADELPHIA, PA 19176

(844) 373-4961

✓ Paid on time

30 30 days past due

Account ID:

3a43d39d4526a9b36502528736aace5b

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/PAYPAL

PO BOX 71727

PHILADELPHIA, PA 191761727

(844) 373-4961

Account ID:

d3ec4addb63bfffadd317d7a894a785e0

MACYS/CITIBANK
NA



Dec 21, 2019

\$0.00

Closed

\$0.00

Closed

Overview

Overview

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

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

Balance:

Credit limit:

\$0.00

\$600.00

Balance:

\$0.00

Credit limit:

\$600.00

Account details

Account details

Account Number

440746533480

Account Status

Closed

Account Number

440746XX

Closed

Open Date

Open Date

Nov 7, 2010

Nov 7, 2010

Last Activity

Last Activity

Sep 1, 2018

Type

Charge Account

Responsibility

Individual

Remarks

Closed Or Paid Account/zero Balance

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

99

84

Terms Count

0

0

Term Source Type

Term Source Type

High Balance

High Balance

\$1,533.00

High Credit

High Credit

\$600.00

Monthly Payment

\$0.00

Monthly Payment

\$0.00

Current Payment Status

As Agreed

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.

We're showing the most recent 81 months available.

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

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

2018	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2017	Jan	Feb	Mar	Apr	May	Jun

	✓	✓	✓	✓	✓	✓	2016	Jan	Feb	Mar	Apr	May	Jun
2018	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		✓	✓	✓	✓	✓	✓
2017	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2015	Jan	Feb	Mar	Apr	May	Jun
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		✓	✓	✓	✓	✓	✓
2016	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2014	Jan	Feb	Mar	Apr	May	Jun
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		✓	✓	✓	✓	✓	✓
2015	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2013	Jan	Feb	Mar	Apr	May	Jun
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		✓	✓	✓	✓	✓	✓
2014	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2012	Jan	Feb	Mar	Apr	May	Jun
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A		✓	✓	✓	✓	✓	✓
2013	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	2011	Jan	Feb	Mar	Apr	May	Jun
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	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

Creditor information

MACYS/CITIBANK NA
PO BOX 6789
SIOUX FALLS, SD 571176789
[\(800\) 243-6552](tel:(800)243-6552)

Creditor information

MACYS/CBNA
PO BOX 6789
SIOUX FALLS, SD 57117
[\(800\) 243-6552](tel:(800)243-6552)

Account ID:

db72a2ae711792f7d3302fc0fb8e82

Account ID:
8b13780252dcf425c7de310522ba5611

SYNCB/CHEVRON
PLCC



\$0.00
Closed

Overview

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

Balance: \$0.00 Credit limit: \$600.00

Account details

Account Number 7061592000401288

Account Status Closed

Open Date Aug 10, 2008

Last Activity Apr 1, 2010

Type Charge Account

Responsibility Individual

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

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

Month's Reviewed 99

Terms Count 0

Term Source Type

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

Payment history

We're showing the most recent 81 months available.

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

	Jan	Feb	Mar	Apr	May	Jun
2017	N/A	N/A	N/A	N/A		
	Jul	Aug	Sep	Oct	Nov	Dec
2016	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
2015	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
2014	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
2013	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
2012	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
2011	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
2010	N/A	N/A	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

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

Account ID:
6320ca8f90e0b5af24b361966e68f422

U.S. BANK



Mar 31, 2017	\$0.00 Closed	Mar 31, 2017	\$0.00 Closed
Overview		Overview	
You're currently using 0% of your account's limit.		You're currently using 0% of your account's limit.	
Balance: \$0.00	Credit limit: \$1,500.00	Balance: \$0.00	Credit limit: \$1,500.00

Account details		Account details											
Account Number	4186190002168935	Account Number	XXXX										
Account Status	Closed	Account Status	Closed										
Open Date	Feb 1, 2017	Open Date	Feb 1, 2017										
Last Activity	Jan 28, 2017	Last Activity	Mar 1, 2017										
Type	Credit Card	Type	Credit Card										
Responsibility	Individual	Responsibility	Individual										
Remarks	Account Closed At Consumer's Request	Remarks	Account Closed At Consumer's Request										
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0										
Month's Reviewed	1	Month's Reviewed	1										
Term Source Type		Term Source Type											
High Balance	\$0.00	High Balance											
High Credit	\$1,500.00	High Credit	\$1,500.00										
Monthly Payment	\$0.00	Monthly Payment	\$0.00										
Current Payment Status	As Agreed	Current Payment Status	As Agreed										
Amount Past Due		Amount Past Due											
Payment history		Payment history											
2017	Jan	Feb	Mar	Apr	May	Jun	You've made 100% of reported payments for this account on time.						
N/A							2017	Jan	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec	
✓							✓						
30							30						
60							60						
90							90						
120							120						
150							150						
BR							BR						
RF							RF						
CC							CC						
VS							VS						
N/A							N/A						
Creditor information		Creditor information											
U.S. BANK		US BANK											
CBDISPUTES PO BOX 108		4325 17TH AVE S											
SAINT LOUIS, MO 63166		FARGO, ND 58125											
(800) 285-8585		(866) 234-4750											
Account ID:		Account ID:											
494d550872b6777462f7fca14706eae2		79a041ed90c39a1df848d57acd5fb1e											

SHERWOOD MGMT INC/DA	Mar 2, 2017	\$0.00 Closed
Overview		
You're currently using 0% of your account's limit.		
Balance:	Credit limit:	
\$0.00	\$2,633.00	
Account details		
Account Number	9371090792	
Account Status	Closed	
Open Date	Mar 26, 2011	
Last Activity	Nov 1, 2012	
Type	Charge Account	
Responsibility	Individual	

Account Closed At Consumer's Request

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

Month's Reviewed 69

Terms Count 0

Term Source Type

High Balance \$2,633.00

High Credit \$2,633.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

2017	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

N/A	N/A
-----	-----

Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----

2016	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

2015	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

2014	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

2013	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

2012	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

2011	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

Jul	Aug	Sep	Oct	Nov	Dec
-----	-----	-----	-----	-----	-----

N/A	N/A	N/A	N/A	N/A	N/A
-----	-----	-----	-----	-----	-----

✓	Paid on time
---	--------------

30	30 days past due
----	------------------

60	60 days past due
----	------------------

90	90 days past due
----	------------------

120	120 days past due
-----	-------------------

150	150 days past due
-----	-------------------

BR	Bankruptcy
----	------------

RF	Repossession or foreclosure
----	-----------------------------

CC	Collection or charge off
----	--------------------------

VS	Voluntary surrender
----	---------------------

N/A	No data available
-----	-------------------

Creditor information

SHERWOOD MGMT INC/DA

PO BOX 3750

CULVER CITY, CA 902313750

(714) 973-2117

Account ID:

30375a90532f3aa33fb67527cc3bc9ef

Auto loans

Total count	0	3	3
TOYOTA FINANCIAL SER	⊖	Nov 28, 2025 \$19,258.00 ● Past due	Nov 28, 2025 \$19,258.00 ● In good standing

Overview

Overview

You have 49% left to pay on this loan.

You have 49% left to pay on this loan.

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



✓ 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 67% of reported payments for this account on time.



✓ 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](#)

Creditor information
TOYOTA MOTOR CREDIT
PO BOX 9786
CEDAR RAPIDS, IA 52409

Account ID:
bfd91399c74120782d5837f1f9ad3822

Account ID:
47dec5e7edda420bcbaeeb9dc7c2659

LENDMARK
FINANCIAL SER



\$0.00
Closed

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Overview

You have 0% left to pay on this loan.

Balance: **\$2,22** Highest balance: **\$11,515.22** Balance: **\$2,22** Highest balance: **\$11,515.22**

Account details		Account details	
Account Number	32001142300	Account Number	320011XXXXX
Account Status	Closed	Account Status	Closed
Open Date	Apr 3, 2020	Open Date	Apr 3, 2020
Last Activity	Jun 1, 2020	Last Activity	Jun 1, 2020
Type	Automobile	Type	Automobile
Responsibility	Joint Contractual Liability	Responsibility	Joint Contractual Liability
Remarks	Closed Or Paid Account/zero Balance	Remarks	
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	4	Month's Reviewed	3
Terms Count	60	Terms Count	60
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$11,515.00	High Balance	\$11,515.00
High Credit	\$11,515.00	High Credit	\$11,515.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

Recent history

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

	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

Creditor information

Creditor information

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

2118 IISHER ST NW

COVINGTON, GA 30014
(866) 413-8340

Account ID:
acc05d2c8384ffe568b220a6f29c26

Account ID:

Account ID:

WELLS FARGO AUTO CRE		Jun 30, 2017	\$0.00 Closed	Jun 30, 2017	\$0.00 Closed
Overview			Overview		
You have 0% left to pay on this loan.			You have 0% left to pay on this loan.		
Balance:	Highest balance:	Balance:	Highest balance:		
\$0.00	\$21,988.00	\$0.00	\$21,988.00		
Account details			Account details		
Account Number	518272322402	Account Number	518272XXXXXX		
Account Status	Closed	Account Status	Closed		
Open Date	Feb 18, 2013	Open Date	Feb 18, 2013		
Last Activity	Jun 1, 2017	Last Activity	Jun 1, 2017		

Type	Automobile	Type	Automobile																		
Responsibility	Individual	Responsibility	Individual																		
Remarks	Closed Or Paid Account/zero Balance	Remarks																			
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0																		
Month's Reviewed	51	Month's Reviewed	52																		
Terms Count	72	Terms Count	72																		
Term Source Type	Provided	Term Source Type	Provided																		
High Balance	\$21,988.00	High Balance	\$21,988.00																		
High Credit	\$21,988.00	High Credit	\$21,988.00																		
Monthly Payment	\$0.00	Monthly Payment	\$0.00																		
Current Payment Status	As Agreed	Current Payment Status	As Agreed																		
Amount Past Due		Amount Past Due																			
Payment history																					
You've made 100% of reported payments for this account on time.																					
2017	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	2017	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓		
2016	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	2016	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓		
2015	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	2015	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓		
2014	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	2014	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓		
2013	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	2013	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓		
	✓ Paid on time						✓	✓	✓	✓	✓	✓		✓ Paid on time							
	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					
	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					
	150	150 days past due					150	150 days past due							150	150 days past due					
	BR	Bankruptcy					BR	Bankruptcy							BR	Bankruptcy					
	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					
	VS	Voluntary surrender					VS	Voluntary surrender							VS	Voluntary surrender					
	N/A	No data available					N/A	No data available							N/A	No data available					

Creditor information

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

Creditor information
WFBN AUTO
PO BOX 71092
CHARLOTTE, NC 28272
[\(800\) 289-8004](#)

Account ID:
b99a74f9516e3ed75dd93c2e2382095c

Account ID:
abe189ef4f877d71ed4e49db01064433

Other

Total count	0	4	5
AFFIRM INC	⊖	Feb 3, 2026	\$326.00 ● In good standing
		Overview	You have 53% left to pay on this loan. 
		Balance: \$326.00	Highest balance: \$612.00

Account details

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

Payment history

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

2026	Jan	Feb	Mar	Apr	May	Jun
------	-----	-----	-----	-----	-----	-----

✓	✓					
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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
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Creditor information

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

Account ID:
fa075e9ca140d22b33d9bfe6ed5c304d

UPGRADE INC	⊖	Jan 31, 2026	\$0.00	Jan 21, 2026	\$0.00	
			Closed		Closed	
Overview		Overview		Overview		
You have 0% left to pay on this loan.		You have 0% left to pay on this loan.		You have 0% left to pay on this loan.		
Balance:	\$0.00	Highest balance:	\$92.00	Balance:	\$0.00	
Account details		Account details		Account details		
Account Number	355378062	Account Number	355378XXX	Account Number	355378XXX	
Account Status	Closed	Account Status	Closed	Account Status	Closed	
Open Date	Oct 21, 2025	Open Date	Oct 21, 2025	Open Date	Oct 21, 2025	
Last Activity	Jan 1, 2026	Last Activity	Jan 1, 2026	Last Activity	Jan 1, 2026	

Type	Unsecured	Type	Unsecured										
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	2	Month's Reviewed	4										
Terms Count	3	Terms Count	3										
Term Source Type	Provided	Term Source Type	Provided										
High Balance	\$92.00	High Balance	\$92.00										
High Credit	\$92.00	High Credit	\$92.00										
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	2026	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
UPGRADE INC 275 BATTERY ST 22ND FL SAN FRANCISCO, CA 941113305 (855) 997-3100	UPGRADE INC 275 BATTERY ST FL 23 SAN FRANCISCO, CA 94111
Account ID: 39a1bfa742525818bbbcd861d1ceff	Account ID: e64cc33b43d2159987c4bf4fc30ac20c

UPGRADE INC	-	Dec 9, 2025	\$0.00	Closed	Nov 11, 2025	\$0.00	Closed
Overview				Overview			
You have 0% left to pay on this loan.				You have 0% left to pay on this loan.			
Balance:		Highest balance:		Balance:		Highest balance:	
\$0.00		\$433.00		\$0.00		\$433.00	
Account details				Account details			
Account Number	339481057	Account Number	339481XXX	Account Number	339481057	Account Number	339481XXX
Account Status	Closed	Account Status	Closed	Account Status	Closed	Account Status	Closed
Open Date	Aug 11, 2025	Open Date	Aug 11, 2025	Open Date	Aug 11, 2025	Open Date	Aug 11, 2025
Last Activity	Nov 1, 2025	Last Activity	Nov 1, 2025	Last Activity	Nov 1, 2025	Last Activity	Nov 1, 2025
Type	Unsecured	Type	Unsecured	Type	Unsecured	Type	Unsecured
Responsibility	Individual	Responsibility	Individual	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	Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	3	Month's Reviewed	3	Month's Reviewed	3	Month's Reviewed	3

Terms Count	3	Term Source Type	Provided									
Term Source Type	Provided	High Balance	\$433.00									
High Balance	\$433.00	High Credit	\$433.00									
High Credit	\$433.00	Monthly Payment	\$0.00									
Monthly Payment	\$0.00	Current Payment Status	As Agreed									
Current Payment Status	As Agreed	Amount Past Due										
Amount Past Due		Payment history										
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										
2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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											
N/A	No data available											

Creditor information

Creditor information

UPGRADE INC
275 BATTERY ST FL 23
275 BATTERY ST 22ND FL
SAN FRANCISCO, CA 941113305

(855) 997-3100

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

Account ID:
fa7f0053762a0f46c4e99fd7211533c

Account ID:
b81bec47a29504d5bc4660542102ceb0

UPGRADE INC	⊖	Dec 9, 2025	\$0.00	Nov 11, 2025	\$0.00
			Closed		Closed
Overview		Overview			
You have 0% left to pay on this loan.			You have 0% left to pay on this loan.		
Balance:	\$0.00	Highest balance:	\$797.00	Balance:	\$0.00
Account details		Account details			
Account Number	339476609	Account Number	339476XXX		
Account Status	Closed	Account Status	Closed		
Open Date	Aug 11, 2025	Open Date	Aug 11, 2025		
Last Activity	Nov 1, 2025	Last Activity	Nov 1, 2025		
Type	Unsecured	Type	Unsecured		
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	3	Month's Reviewed	3		
Terms Count	3	Terms Count	3		
Term Source Type	Provided	Term Source Type	Provided		
High Balance	\$797.00	High Balance	\$797.00		
High Credit	\$797.00	High Credit	\$797.00		
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.							
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	
✓ N/A	✓	✓	✓	✓			✓	✓	✓	✓	✓		
✓ Paid on time							✓ Paid on time						
30 30 days past due							30 30 days past due						
60 60 days past due							60 60 days past due						
90 90 days past due							90 90 days past due						
120 120 days past due							120 120 days past due						
150 150 days past due							150 150 days past due						
BR Bankruptcy							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

UPGRADE INC
275 BATTERY ST 22ND FL
SAN FRANCISCO, CA 94111-3305
(855) 997-3100

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

Account ID:

Paid on time	Jul	Aug	Sep	Oct	Nov	Dec
30 days past due	✓	✓	✓	✓	✓	✓
60 days past due	✓					
90 days past due	✓					
120 days past due	✓					
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](#)

Creditor information
WHV RESORT GROUP
8860 LAWRENCE WELK DR
ESCONDIDO, CA 92026
[\(760\) 749-3182](#)

Account ID:
e125c1ffc65abefdd9a1357d10ae5b4d

Account ID:
323bd5559497df2377959cea564cbfd

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	 Clean slate! You have no hard inquiries	 Clean slate! You have no hard inquiries

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	EQUIFAX	experian
Total count	Not available	1	1
Hide Details	⊖	Feb 13, 2026 \$377.00 MIDLAND CREDIT MANAG	Feb 13, 2026 \$377.00 MIDLAND CREDIT MANAGEM
		Account details	Account details
		Account Number 325530048	Account Number 325530XXX
		Date Opened Jan 23, 2024	Date Opened Jan 23, 2024
		Last Activity Jan 13, 2026	Last Activity Jan 1, 2024
		Original Creditor SYNCHRONY BANK	Original Creditor SYNCHRONY BANK
		Monthly Payment \$0.00	Monthly Payment \$0.00
		Term Source Type	Term Source Type Provided
		Current Rating	Collection/Charge-off
		Status Open	Status
		Type Individual	Type
		High Balance \$377.00	High Balance \$377.00
		Unpaid Balance \$377.00	Unpaid Balance \$377.00
		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 details	Comments
		You've Made 100% Of Reported Payments For This Account On Time.	Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department
			Account details
		2026 Jan Feb Mar Apr May Jun	

CC

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

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

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
[\(877\) 822-0381](#)

Account ID:
5fb9f2e056519f679f1d4d2085c690c9

Account ID:
f2f5b91797ce9fe93c37edb618fafafa24

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
BANK OF AMERICA	PO BOX 982238, EL PASO, TX 79998	(800) 421-2110
JPMCB CARD SERVICES	PO BOX 15369, WILMINGTON, DE 19850	(800) 945-2000
LENDMARK FINANCIAL SER	2118 USHER ST NW, COVINGTON, GA 30014	(866) 413-8340
MACYS/CITIBANK NA	PO BOX 6789, SIOUX FALLS, SD 57117	(800) 243-6552
MIDLAND CREDIT MANAGEM	320 E BIG BEAVER RD STE, TROY, MI 48083	(877) 822-0381
SHERWOOD MGMT INC/DA	PO BOX 3750, CULVER CITY, CA 902313750	(714) 973-2117
SYNCB/CHEVRON PLCC	PO BOX 71757, PHILADELPHIA, PA 191761757	(866) 396-8254
SYNCB/JEWELRY CUSTOM	PO BOX 71757, PHILADELPHIA, PA 19176	Unavailable
SYNCB/PAYPAL	PO BOX 71746, PHILADELPHIA, PA 19176	(844) 373-4961
SYNCB/SYNCHRONY MAST	PO BOX 71746, PHILADELPHIA, PA 19176	(844) 406-7427
TOYOTA FINANCIAL SER	PO BOX 9786, CEDAR RAPIDS, IA 52409	Unavailable
U.S. BANK	4325 17TH AVE S, FARGO, ND 58125	(866) 234-4750

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

Calculated on the VantageScore® 3.0 model. Your VantageScore® 3.0 from TransUnion, Equifax, and Experian indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore® 3.0. [Click here to learn more.](#)