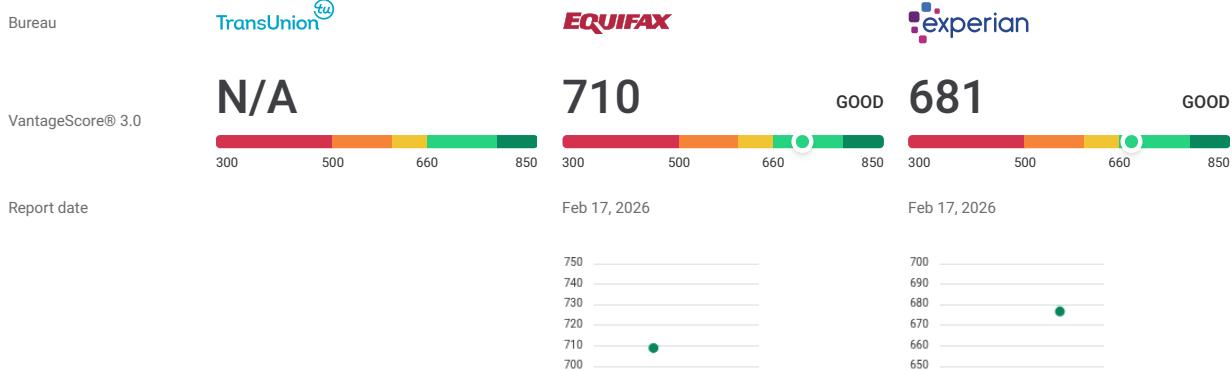


Credit report

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

[Download PDF](#)



Personal info

Reported names	Jorge A Menjivar Jorge Menjivar	Jorge A Menjivar Jorge Mensive Jorge Menjivar
DOB	1947-03-31	1947-03-31
SSN	610-14-9051	610-14-9051
Employment info	Ace Tech Auto C	Dent Busters Retired
Addresses	Jul 1, 2011 11334 Elliott Ave, El Monte, CA, 91732	May 30, 2007 6267 S High Hope Ln, Tucson, AZ, 857068081
	Jul 1, 2011 14827 Los Angeles St, Baldwin Park, CA, 91706	Feb 28, 2005 4350 E Sylvane St, Tucson, AZ, 857116345
	Jul 1, 2011 625 E Carter St, Rialto, CA, 92376	Jan 12, 2003 11334 Elliott Ave, El Monte, CA, 917323320
	Mar 1, 2011 4350 E Sylvane St, Tucson, AZ, 85711	

Account summary

Bureau	TransUnion [®]	EQUIFAX	experian
Total accounts	0	27	24
Open accounts	0	16	16
Closed accounts	0	11	8
Delinquent	0	0	0
Derogatory	0	0	0
Collections	0	0	0
Balances	\$0	\$189,502	\$190,346
Payments	\$0	\$2,160	\$2,133
Public records	0	1	1
Inquiries (2 years)	0	5	11

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

Creditor information

Creditor information

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

SYNCB/NTWK
PO BOX 71757
PHILADELPHIA, PA 19176
[\(866\) 396-8254](#)

Account ID:
07005aa5bdd8e209f8e7fb675e914921

Account ID:
bcf3996e02fdbbb27a675dd83e0897cb

SYNCB/CAR CARE
SYN CAR



Feb 9, 2026 **\$0.00** Feb 9, 2026 **\$0.00**

● In good standing

● In good standing

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:	Balance:	Credit limit:
\$0.00	\$2,000.00	\$0.00	\$2,000.00

Account details

Account details

Account Number	6501591403048332	Account Number	650159XXXXXX
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Account Status	Open	Account Status	Open
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Open Date	Nov 9, 2023	Open Date	Nov 9, 2023
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Last Activity	Apr 1, 2024	Last Activity	Feb 1, 2026
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Type	Charge Account	Type	Charge Account
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Responsibility	Individual	Responsibility	Individual
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Remarks	Charge	Remarks	This Is An Account In Good Standing
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Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
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Month's Reviewed	27	Month's Reviewed	28
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Terms Count	0	Terms Count	0
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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Term Source Type			
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High Balance	\$1,240.00	High Balance	\$1,240.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$0.00	Monthly Payment	\$0.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due			
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N/A No data available

VS Voluntary surrender

N/A No data available

Creditor information

SYNCB/CAR CARE SYN C
PO BOX 71757
PHILADELPHIA, PA 191761757
[\(866\) 396-8254](#)

SYNCB/CAR CARE SYN CAR
PO BOX 71757
PHILADELPHIA, PA 19176
[\(866\) 657-0376](#)

Account ID:

13d318a907cd72c801e95995dffba9a

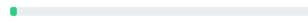
Account ID:

8a59975044fd5825c72c3a54e54b6745

CAPITAL ONE BANK
USA

\$15.00
Feb 5, 2026 ● In good standing
\$949.00
Jan 8, 2026 ● In good standing
Overview

You're currently using 2% of your account's limit.


Overview

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


Account details

Account Number	5156769713649334	Account Number	515676XXXXXX
----------------	-------------------------	----------------	---------------------

Account Status	Open	Account Status	Open
----------------	-------------	----------------	-------------

Open Date	Sep 20, 2022	Open Date	Sep 20, 2022
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Last Activity	Feb 1, 2026	Last Activity	Jan 1, 2026
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Type	Credit Card	Type	Credit Card
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Responsibility	Individual	Responsibility	Individual
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Remarks	Credit Card	Remarks	This Is An Account In Good Standing
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Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
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Month's Reviewed	40	Month's Reviewed	40
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Term Source Type	Provided	Term Source Type	Provided
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High Balance	\$1,008.00	High Balance	\$1,008.00
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High Credit	\$1,000.00	High Credit	\$1,000.00
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Monthly Payment	\$15.00	Monthly Payment	\$32.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due		Amount Past Due	
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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
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	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
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2025	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
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2024	Jan	Feb	Mar	Apr	May	Jun	2024	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
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2023	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
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2022	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
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	N/A												
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RF Repossession or foreclosure

BR Bankruptcy

CC Collection or charge off

RF Repossession or foreclosure

VS Voluntary surrender

CC Collection or charge off

N/A No data available

VS Voluntary surrender

N/A No data available

Creditor information

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

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

Account ID:
d0a2cbf01c99d7ecdbe8a176f3b42f22

Account ID:
364d4fa86cf173cf708c025e5c041dbe

SYNCB/JC PENNEY
DC



Feb 2, 2026 **\$1,829.00**
● In good standing

Feb 2, 2026 **\$1,829.00**
● In good standing

Overview

You're currently using 37% of your account's limit.

Overview

You're currently using 37% of your account's limit.

Balance:

\$1,829.00

Credit limit:

\$5,000.00

Balance:

\$1,829.00

Credit limit:

\$5,000.00

Account details

Account Number	5466805042502672	Account Number	546680XXXXXX
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Account Status**Open****Account Status****Open****Open Date****Nov 22, 2019****Open Date****Nov 22, 2019****Last Activity****Feb 1, 2026****Last Activity****Feb 1, 2026****Type****Credit Card****Credit Card****Responsibility****Individual****Individual****Remarks****Credit Card****This Is An Account In Good Standing**

Times 30/60/90 Days Late

0/0/0**0/0/0**

Month's Reviewed

75**75****Term Source Type****Provided****Term Source Type****Provided**

High Balance

\$1,829.00**\$1,829.00**

High Credit

\$5,000.00**\$5,000.00**

Monthly Payment

\$55.00**\$55.00**

Current Payment Status

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

Creditor information

SYNCB/JC PENNEY DC
PO BOX 71729
PHILADELPHIA, PA 191761729
(866) 396-8254

Creditor information

SYNCB/JC PENNEY DC
PO BOX 71746
PHILADELPHIA, PA 19176
(866) 227-5213

Account ID:
647e8e44c91146d850c3ec5c4162b4d

Account ID:

BRAND SOURCE/CITI CBNA		Jan 29, 2026	\$0.00 ● In good standing	Jan 29, 2026	\$0.00 ● In good standing								
Overview		Overview		Overview									
You're currently using 0% of your account's limit.		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: \$3,500.00	Balance: \$0.00	Credit limit: \$3,500.00										
Account details		Account details		Account details									
Account Number	6035543612490859	Account Number	603554XXXXXX										
Account Status	Open	Account Status	Open										
Open Date	Dec 2, 2023	Open Date	Dec 2, 2023										
Last Activity	Apr 1, 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	25	Month's Reviewed	26										
Terms Count	0	Terms Count	0										
Term Source Type		Term Source Type		Term Source Type									
High Balance	\$1,833.00	High Balance	\$1,833.00										
High Credit	\$3,500.00	High Credit	\$3,500.00										
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		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.		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
	✓	✓	✓	✓	✓	✓		✓					
2024	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
	✓	✓	✓	✓	✓	✓		✓					

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

THD/CBNA
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108
[\(800\) 950-5114](#)

THD/CBNA
PO BOX 6497
SIOUX FALLS, SD 57117
[\(800\) 950-5114](#)

Creditor information

Account ID:
47802cae088cc66a9a78fb4085e58fb0

Account ID:
82b5cd7a39a988c317e8a4a346f70a77

COMENITYBANK/CA ESARS	Jan 25, 2026	\$2,292.00		Jan 25, 2026	\$2,292.00	
		● In good standing	● In good standing		● In good standing	● In good standing
	Overview		Overview		Overview	
	You're currently using 48% of your account's limit.		You're currently using 48% of your account's limit.		You're currently using 48% of your account's limit.	
	Balance: \$2,292.00	Credit limit: \$4,800.00	Balance: \$2,292.00	Credit limit: \$4,800.00	Balance: \$2,292.00	Credit limit: \$4,800.00
	Account details		Account details		Account details	
	Account Number 4127770013708696	Account Number 412777XXXXXX	Account Number 412777XXXXXX	Account Number 412777XXXXXX	Account Number 412777XXXXXX	Account Number 412777XXXXXX
	Account Status Open	Account Status Open	Account Status Open	Account Status Open	Account Status Open	Account Status Open
	Open Date Mar 19, 2021	Open Date Mar 19, 2021	Open Date Mar 19, 2021	Open Date Mar 19, 2021	Open Date Mar 19, 2021	Open Date Mar 19, 2021
	Last Activity Jan 1, 2026	Last Activity Jan 1, 2026	Last Activity Jan 1, 2026	Last Activity Jan 1, 2026	Last Activity Jan 1, 2026	Last Activity Jan 1, 2026
	Type Credit Card	Type Credit Card	Type Credit Card	Type Credit Card	Type Credit Card	Type Credit Card
	Responsibility Individual	Responsibility Individual	Responsibility Individual	Responsibility Individual	Responsibility Individual	Responsibility Individual
	Remarks Times 30/60/90 Days Late	Remarks 0/0/0	Remarks This Is An Account In Good Standing	Remarks This Is An Account In Good Standing	Remarks This Is An Account In Good Standing	Remarks This Is An Account In Good Standing
	Month's Reviewed 58	Month's Reviewed 58	Month's Reviewed 59	Month's Reviewed 59	Month's Reviewed 59	Month's Reviewed 59
	Term Source Type Provided	Term Source Type Provided	Term Source Type Provided	Term Source Type Provided	Term Source Type Provided	Term Source Type Provided
	High Balance \$2,482.00	High Balance \$2,482.00	High Balance \$2,482.00	High Balance \$2,482.00	High Balance \$2,482.00	High Balance \$2,482.00
	High Credit \$4,800.00	High Credit \$4,800.00	High Credit \$4,800.00	High Credit \$4,800.00	High Credit \$4,800.00	High Credit \$4,800.00
	Monthly Payment \$80.00	Monthly Payment \$80.00	Monthly Payment \$80.00	Monthly Payment \$80.00	Monthly Payment \$80.00	Monthly Payment \$80.00
	Current Payment Status As Agreed	Current Payment Status As Agreed	Current Payment Status As Agreed	Current Payment Status As Agreed	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.

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

Creditor information

COMENITYBANK/CAESARS
PO BOX 182789
COLUMBUS, OH 432182789
[\(855\) 796-9632](#)

Creditor information

Account ID:
8a0a562ef94e335e745fb829f4a07572
COMENITYBANK/CAESARS
PO BOX 182789
COLUMBUS, OH 43218

Account ID:
0042183a1a043cb09645132c5b0461e0

DILLARDS/CBNA



\$0.00

Jan 24, 2026

● In good standing

\$0.00

Jan 24, 2026

● 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:

\$400.00

Account details

Account Number

6035371513653940

Account Status

Open

Open Date

Jul 25, 2019

Last Activity

Jan 1, 2025

Type

Charge Account

Responsibility

Individual

Remarks

Charge
This Is An Account In Good Standing

Times 30/60/90 Days Late

0/0/0

Month's Reviewed

77

Terms Count

0

0/0/0

78

Creditor information

DILLARDS/CBNA
PO BOX 6497
SIOUX FALLS, SD 57117-6497
(833) 773-0029

Account ID:

DILLARDS/CBNA

PO BOX 6497

SIOUX FALLS, SD 57117
(800) 770-0000

Account ID:

BESTBUY/CBNA	⊖	Jan 23, 2026	\$2,152.00 ● In good standing	Jan 23, 2026	\$2,152.00 ● In good standing
Overview			Overview		
You're currently using 54% of your account's limit.			You're currently using 54% of your account's limit.		
Balance:	\$2,152.00	Credit limit:	\$4,000.00	Balance:	\$2,152.00

Account details		Account details	
Account Number	4269380135425589	Account Number	426938XXXXXX
Account Status	Open	Account Status	Open
Open Date	Feb 5, 2022	Open Date	Feb 5, 2022
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	39	Month's Reviewed	48
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$2,240.00	High Balance	\$2,240.00
High Credit	\$4,000.00	High Credit	\$4,000.00
Monthly Payment	\$72.00	Monthly Payment	\$72.00
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
	✓	✓	✓	✓	✓	✓								

2024	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
	✓	✓	✓	✓	✓	✓								

2023	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
	✓	✓	✓	✓	✓	✓								

2022	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			✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec			Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	✓	✓	✓								

✓ Paid on time		2022	Jan	Feb	Mar	Apr	May	Jun
30	30 days past due		✓	✓	✓	✓	✓	✓
60	60 days past due		✓	✓	✓	✓	✓	✓
90	90 days past due		✓	✓	✓	✓	✓	✓

120	120 days past due		2022	Jan	Feb	Mar	Apr	May	Jun
150	150 days past due			✓	✓	✓	✓	✓	✓
BR	Bankruptcy			✓	✓	✓	✓	✓	✓
RF	Repossession or foreclosure			✓	✓	✓	✓	✓	✓

CC	Collection or charge off		2022	Jan	Feb	Mar	Apr	May	Jun
VS	Voluntary surrender			✓	✓	✓	✓	✓	✓
N/A	No data available			✓	✓	✓	✓	✓	✓
BR	Bankruptcy			✓	✓	✓	✓	✓	✓

Creditor information

BESTBUY/CBNA
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108
(800) 950-5114

CBNA
50 NORTHWEST POINT ROAD

ELK GROVE VILLAGE, IL 60007

Account ID:

4167ff07bec768c624dc0b50e220f3b6

COMENITYCB/SMILE GENFIN	(\$0.00)	(\$0.00)
	Jan 22, 2026	Jan 22, 2026
	● In good standing	● 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.

Account ID:
d4de0f346248a8faabe082f6858b27a3

Creditor information

COMENITYCB/SMILEGENFIN
PO BOX 182120
COLUMBUS, OH 43218

Account ID:
ae5bbbae415956b08b2daae1ca823569

FB&T/MERCURY



Jan 20, 2026 \$1,640.00
● In good standing

Jan 20, 2026 \$1,640.00
● In good standing

Overview

You're currently using 25% of your account's limit.

Overview

You're currently using 25% of your account's limit.

Balance: \$1,640.00 Credit limit: \$6,450.00

Balance: \$1,640.00 Credit limit: \$6,450.00

Account details

Account Number 5230810093435124 Account Number 009343XXXX

Account Status

Account Status

Open Open

Open Date

Open Date

Dec 21, 2020 Dec 21, 2020

Last Activity

Last Activity

Jan 1, 2026 Jan 1, 2026

Type

Type

Credit Card Credit Card

Responsibility

Responsibility

Individual Individual

Remarks

Remarks

This Is An Account In Good Standing

Times 30/60/90 Days Late

Times 30/60/90 Days Late

0/0/0 0/0/0

Month's Reviewed

Month's Reviewed

60 61

Term Source Type

Term Source Type

Provided Provided

High Balance

High Balance

\$2,438.00 \$2,438.00

High Credit

High Credit

\$6,450.00 \$6,450.00

Monthly Payment

Monthly Payment

\$57.00 \$57.00

Current Payment Status

Current Payment Status

As Agreed 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
	✓	✓	✓	✓	✓	✓		✓					
2024	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
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2023	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
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2022	Jan	Feb	Mar	Apr	May	Jun	2023	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	2022	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	2021	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

✓ 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

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

FB&T/MERCURY
PO BOX 84064
COLUMBUS, GA 31908
[\(866\) 686-2158](#)

FB&T/MERCURY
2220 6TH ST
BROOKINGS, SD 57006
[\(605\) 696-2265](#)

Account ID:
f200ad82a448eaecac7813dbaaa45f9ca

Account ID:
a18f92b546b64dcc5adb5e94eca6e9d

WELLS FARGO CARD SER

Jan 13, 2026 **\$326.00** ● In good standing

Overview

You're currently using 22% of your account's limit.

Balance: **\$326.00** Credit limit: **\$1,500.00**

Account details

Account Number **4147181617452135** Account Number **414718XXXX**

Account Status **Open** Account Status **Open**

Open Date **Dec 1, 2024** Open Date **Dec 1, 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 **13** Month's Reviewed **14**

Term Source Type **Provided** Term Source Type **Provided**

High Balance **\$1,391.00** High Balance **\$1,391.00**

High Credit **\$1,500.00** High Credit **\$1,500.00**

Monthly Payment **\$25.00** Monthly Payment **\$25.00**

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

Amount Past Due Amount Past Due

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

✓ ✓ ✓ ✓ ✓ ✓ ✓

2024 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

✓ 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

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

WELLS FARGO CARD SER
CREDIT BUREAU DISPUTE RESOLUTI
DES MOINES, IA 50306
[\(800\) 642-4720](#)

N/A No data available

Account ID:
1343922e06a9d7d35e1be2af5147dd7b

Creditor information
WFBN CARD
PO BOX 393
MINNEAPOLIS, MN 55480
[\(855\) 854-3502](#)

Account ID:
b221ba564f160acca1419453d126ee61

THD/CBNA	⊖	May 23, 2025	\$0.00 Closed	Jan 23, 2025	\$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	6035321035320866	Account Number	603532XXXXXX										
Account Status	Closed	Account Status	Closed										
Open Date	Dec 29, 2022	Open Date	Dec 29, 2022										
Last Activity	Apr 1, 2024	Last Activity	Jan 1, 2025										
Type	Charge Account	Type	Charge Account										
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	28	Month's Reviewed	25										
Terms Count	0	Terms Count	0										
Term Source Type		Term Source Type											
High Balance	\$769.00	High Balance	\$769.00										
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	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
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 ✓
2023	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2023	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2022	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓		Paid on time					
	Jul 30	Aug 30	Sep 30	Oct 30	Nov 30	Dec N/A		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
THD/CBNA
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108
(800) 950-5114

THD/CBNA
PO BOX 6497
SIOUX FALLS, SD 57117
(800) 950-5114

Account ID:
8dd79ab1df2d1791ac175d29ca69aa13

Account ID:
95f569a2bdfbc38a9d6130bcede382c6d

THD/CBNA	⊖	May 10, 2025	\$0.00 Closed	Jan 11, 2025	\$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:	\$500.00	Balance:	\$0.00								
Account details			Account details										
Account Number	6035321098518232	Account Number	603532XXXXXX	Account Number	603532XXXXXX								
Account Status	Closed	Account Status	Closed	Account Status	Closed								
Open Date	Dec 4, 2023	Open Date	Dec 4, 2023	Open Date	Dec 4, 2023								
Last Activity	Apr 10, 2025	Last Activity	Jan 1, 2025	Last Activity	Jan 1, 2025								
Type	Charge Account	Type	Charge Account	Type	Charge Account								
Responsibility	Individual	Responsibility	Individual	Responsibility	Individual								
Remarks	Account Closed At Consumer's Request	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	Times 30/60/90 Days Late	0/0/0								
Month's Reviewed	17	Month's Reviewed	14	Month's Reviewed	14								
Terms Count	0	Terms Count	0	Terms Count	0								
Term Source Type		Term Source Type		Term Source Type									
High Balance	\$0.00	High Balance		High Balance									
High Credit	\$500.00	High Credit		High Credit									
Monthly Payment	\$0.00	Monthly Payment		Monthly Payment									
Current Payment Status	As Agreed	Current Payment Status		Current Payment Status									
Amount Past Due		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 ✓
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 ✓
2023	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2023	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
THD/CBNA 5800 SOUTH CORPORATE PLACE SIOUX FALLS, SD 57108 (800) 950-5114	THD/CBNA PO BOX 6497 SIOUX FALLS, SD 57117 (800) 950-5114

Account ID:
ef007244649a635476caa43045f9197b

Account ID:
a55081b7f2c0fb790f2573d4e6f4ed7

TBOM/ATLS/FORTIV A THD	Feb 14, 2025	\$0.00	Oct 15, 2024	\$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.											
Balance: \$0.00	Credit limit: \$1,000.00	Balance: \$0.00	Credit limit: \$1,000.00										
Account details		Account details											
Account Number	7776768001913093	Account Number	777676XXXXXX										
Account Status	Closed	Account Status	Closed										
Open Date	Jan 9, 2019	Open Date	Jan 9, 2019										
Last Activity	Mar 1, 2023	Last Activity	Oct 1, 2024										
Type	Credit Card	Type	Credit Card										
Responsibility	Individual	Responsibility	Individual										
Remarks	Account Closed At Consumer's Request			Remarks									
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0										
Month's Reviewed	73	Month's Reviewed	70										
Term Source Type	Term Source Type												
High Balance	\$562.00	High Balance	\$562.00										
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	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	2024	Jan	Feb	Mar	Apr	May	Jun
	✓							✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓
2024	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓
2023	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	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		✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun	2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	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		✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun		✓	Paid on time				
	N/A	N/A	N/A	N/A	N/A	N/A		30	30 days past due				
	Jul	Aug	Sep	Oct	Nov	Dec		60	60 days past due				
	N/A	✓	✓	✓	✓	✓		90	90 days past due				
	✓	Paid on time					120	120 days past due					
	30	30 days past due											

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

Creditor information

TBOM/ATLS/FORTIVA THD
PO BOX 10555
ATLANTA, GA 30310
(888) 247-0237

Creditor information

TBOM/FORTIVA THD
PO BOX 105374
ATLANTA, GA 303289114
(855) 802-5440

Account ID:
941af311f33506c0a42ddde7cd1e7682

Account ID:
a7c7ffb83042e268898c34983a9a9857

THD/CBNA



\$0.00
Dec 6, 2019
Closed

Overview

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

Balance: **\$0.00** Credit limit: **\$500.00**

Account details

Account Number **6035320391446802**

Account Status **Closed**

Open Date **Feb 9, 2013**

Last Activity **Feb 6, 2013**

Type **Charge Account**

Responsibility **Individual**

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

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

Month's Reviewed **81**

Terms Count **0**

Term Source Type

High Balance **\$0.00**

High Credit **\$500.00**

Monthly Payment **\$0.00**

Current Payment Status **As Agreed**

Amount Past Due

Payment history

2019	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
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
	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

✓ 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

THD/CBNA
 5800 SOUTH CORPORATE PLACE
 SIOUX FALLS, SD 57108
[\(800\) 950-5114](tel:(800)950-5114)

Account ID:
 9e9b22186cac63c4cb14f32f6272bca1

SYNCB/JC PENNEYS (1)	Apr 21, 2017		\$0.00	May 9, 2016		\$0.00					
	Overview		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	6008896334481048	Account Number	600889XXXXXX							
	Account Status	Closed	Account Status	Closed							
	Open Date	Jun 10, 2014	Open Date	Jun 10, 2014							
	Last Activity	Jul 1, 2014	Last Activity	May 1, 2016							
	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	34		Month's Reviewed		24					
	Terms Count	0		Terms Count		0					
	Term Source Type			Term Source Type							
	High Balance	\$198.00		High Balance \$198.00							
	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 As Agreed							
	Amount Past Due			Amount Past Due							
	Payment history										
	2017 Jan Feb Mar Apr May Jun										
	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										
	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										
	Jul	Aug	Sep	Oct	Nov	Dec					
	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

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

Account ID:
9ce34c8ec965ebdf09600c6e2244d52

SYNCB/PROJECT
CARD



\$0.00
Sep 16, 2016
Closed

Overview

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

Balance: \$0.00 Credit limit: \$6,500.00

Account details

Account Number 6034622204080855

Account Status Closed

Open Date Jun 26, 2005

Last Activity Sep 1, 2008

Type Charge Account

Responsibility Individual

Closed Or Paid Account/zero
Remarks Balance, Account Closed By Credit
Grantor

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

Month's Reviewed 99

Terms Count 0

Term Source Type

High Balance \$0.00

High Credit \$6,500.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

2016	Jan	Feb	Mar	Apr	May	Jun
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

2015	Jan	Feb	Mar	Apr	May	Jun
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	Jun
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

2013	Jan	Feb	Mar	Apr	May	Jun
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
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
2010	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
2009	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

SYNCB/PROJECT CARD
PO BOX 71757
PHILADELPHIA, PA 191761757
[\(866\) 396-8254](tel:(866)396-8254)

Account ID:
a55be5eb63ecd5675e97c26d804a2bf5

Real estate loans

Total count	0	3	3
UNITED WHOLESALE MOR	⊖		
		Feb 5, 2026	\$110,847.00
			● In good standing
		Overview	Overview
		You have 98% left to pay on this loan.	You have 98% left to pay on this loan.
		<div style="width: 80%; background-color: #28a745; height: 10px;"></div>	<div style="width: 80%; background-color: #28a745; height: 10px;"></div>
		Balance: \$110,847.00	Highest balance: \$113,000.00
		Balance: \$110,960.00	Highest balance: \$113,000.00
		Account details	Account details
		Account Number	3000185147881
		Account Status	Open
		Open Date	Apr 10, 2024
		Last Activity	Feb 1, 2026
		Type	Conventional Real Estate Mortgage
		Responsibility	Individual
		Remarks	Fannie Mae Account
		Times 30/60/90 Days Late	0/0/0
		Month's Reviewed	21
		Terms Count	360
		Term Source Type	Provided
		High Balance	\$113,000.00
		High Credit	\$113,000.00
		Monthly Payment	\$946.00
		Current Payment Status	As Agreed

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.

2026 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

2025 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

2024 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

2023 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

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

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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

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Jul Aug Sep Oct Nov Dec

1982 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1981 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1980 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1979 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1978 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1977 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1976 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1975 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1974 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1973 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1972 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1971 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

1970 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

Creditor information

UNITED WHOLESALE MOR

1414 E MAPLE RD CENLAR FSB

TROY, MI 480839935

(855) 753-6201

Creditor information

UNITED WHSLE MORT

1414 E MAPLE RD

TROY, MI 48083

(855) 753-6201

Account ID:

3c139328b4301b15cb3f5f4eafc243db

Account ID:

a95634dad88788f6cc72032765d7933

AVEN/COASTAL
COMMUNITY\$0.00
Apr 22, 2024
Closed

Apr 17, 2024

\$0.00
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: \$14,512.00

Balance: \$0.00 Highest balance: \$14,512.00

Account details

Account details

Account Number 9110000000052512

Account Number 911000XXXXXX

Account Status Closed

Account Status Closed

Open Date Apr 22, 2022

Open Date Apr 22, 2022

Last Activity Apr 1, 2024

Last Activity Apr 1, 2024

Type Home Equity

Type Home Equity

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 24

Month's Reviewed 25

Terms Count 0

Terms Count 0

Term Source Type

Term Source Type

High Balance \$14,512.00

High Balance \$14,512.00

High Credit \$15,000.00

High Credit \$15,000.00

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

Payment history

Payment history

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

	2024						2023						2022					
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	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

Creditor information

AVEN FINANCIAL, INC/
330 PRIMROSE RD STE 412
BURLINGAME, CA 940104042
[\(888\) 966-4655](tel:(888)966-4655)

AVEN/COASTAL COMMUNITY
548 MARKET ST # 99555
SAN FRANCISCO, CA 94104
[\(888\) 966-4655](tel:(888)966-4655)

Account ID:
06c3ab11b0d65515f686054a133559b0

Account ID:
db4d1929b9ec2a7b63912758d2abf139

ENERBANK/LAUNCH

Jan 1, 2022	\$0.00	Nov 23, 2021	\$0.00
	Closed		Closed

Overview

You have 0% left to pay on this loan.

Overview

You have 0% left to pay on this loan.

Balance: \$0.00	Highest balance: \$0.00	Balance: \$0.00	Highest balance: \$32,994.00
-----------------	-------------------------	-----------------	------------------------------

Account details

Account details

Account Number	179012	Account Number	17XXXX
----------------	--------	----------------	--------

Account Status	Closed	Account Status	Closed
----------------	--------	----------------	--------

Open Date	Aug 27, 2021	Open Date	Aug 27, 2021
-----------	--------------	-----------	--------------

Last Activity	Nov 1, 2021	Last Activity	Nov 1, 2021
---------------	-------------	---------------	-------------

Type	Secured Home Improvement	Type	Home Improvement
------	--------------------------	------	------------------

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	5	Month's Reviewed	4
------------------	---	------------------	---

Terms Count	300	Terms Count	300
-------------	-----	-------------	-----

Term Source Type	Provided	Term Source Type	Provided
------------------	----------	------------------	----------

High Balance	\$0.00	High Balance	\$32,994.00
--------------	--------	--------------	-------------

High Credit	\$0.00	High Credit	\$32,994.00
-------------	--------	-------------	-------------

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.

Payment history

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

2021 Jan Feb Mar Apr May Jun

2021	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
							N/A	N/A				
✓	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	ENERBANK/LAUNCH
REGIONS BANK	6009 S SHARON AVE
5109 S BROADBAND LANE STE 400	SIOUX FALLS, SD 57108
SIOUX FALLS, SD 571082230	(877) 354-2629
(605) 444-4824	

Account ID:
725a99502b441b6b4a6b3fb02ab6d934
Account ID:
6a5b36db9beef3ae32d2bc4b3b47ce1b

Auto loans

Total count	0	4	4
VANTAGE WEST CREDIT UN	⊖	Feb 5, 2026	\$12,906.00
		● In good standing	● In good standing
		Overview	Overview
		You have 51% left to pay on this loan.	You have 51% left to pay on this loan.
		<div style="width: 40%;">Balance: \$12,906.00</div>	<div style="width: 40%;">Highest balance: \$25,097.00</div>
		<div style="width: 40%;">Balance: \$12,906.00</div>	<div style="width: 40%;">Highest balance: \$25,097.00</div>
		Account details	Account details
		Account Number	10363540011
		Account Status	Open
		Open Date	Sep 22, 2021
		Last Activity	Feb 1, 2026
		Type	Automobile
		Responsibility	Joint Contractual Liability
		Remarks	Auto
		Times 30/60/90 Days Late	0/0/0
		Month's Reviewed	52
		Terms Count	84
		Term Source Type	Provided
		High Balance	\$25,097.00
		High Credit	\$25,097.00
		Monthly Payment	\$337.00
		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.
		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
2023	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	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
2021	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
	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

VANTAGEWEST CREDIT U
2480 N ARCADIA AVE
TUCSON, AZ 857125735
[\(800\) 888-7882](#)

Creditor information

VANTAGE WEST CREDIT UN
PO BOX 15115
TUCSON, AZ 85708
[\(520\) 298-7882](#)

Account ID:

2c92165f165707c9b395db5f35894c68

Account ID:

e7aaef2f36ec99803b6a97a5f335ee265

CANVAS CREDIT UNION	⊖	Dec 31, 2025	\$20,218.00	Jan 31, 2026	\$20,015.00
		● In good standing	● In good standing	● In good standing	● In good standing
Overview		Overview		Overview	
You have 92% left to pay on this loan.		You have 91% left to pay on this loan.		You have 91% left to pay on this loan.	
Balance: \$20,218.00	Highest balance: \$22,095.00	Balance: \$20,015.00	Highest balance: \$22,095.00		
Account details		Account details		Account details	
Account Number	10619580001	Account Number	106195XXXX	Account Number	106195XXXX
Account Status	Open	Account Status	Open	Account Status	Open
Open Date	Feb 7, 2025	Open Date	Feb 7, 2025	Open Date	Feb 7, 2025
Last Activity	Dec 1, 2025	Last Activity	Jan 1, 2026	Last Activity	Jan 1, 2026
Type	Automobile	Type	Automobile	Type	Automobile
Responsibility	Individual	Responsibility	Individual	Responsibility	Individual
Remarks	Auto	Remarks	This Is An Account In Good Standing	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	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	10	Month's Reviewed	12	Month's Reviewed	12
Terms Count	84	Terms Count	84	Terms Count	84
Term Source Type	Provided	Term Source Type	Provided	Term Source Type	Provided
High Balance	\$22,095.00	High Balance	\$22,095.00	High Balance	\$22,095.00
High Credit	\$22,095.00	High Credit	\$22,095.00	High Credit	\$22,095.00
Monthly Payment	\$356.00	Monthly Payment	\$356.00	Monthly Payment	\$356.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due		Amount Past Due	
Payment history		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.		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

CANVAS CREDIT UNION
7055 E EVANS AVE
DENVER, CO 802242403
[\(303\) 691-2345](#)

Account ID:
0f75a8582f5c0549bba1ab52fe3300be

Account ID:
[\(303\) 691-2345](#)

Account ID:
d2822796bc3abdc4420ee83dc28123d4

ALLY FINANCIAL	①	Oct 24, 2021	\$0.00	Oct 24, 2021	\$0.00								
		Closed	Closed	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:	\$25,768.00	Balance:	\$0.00								
Account details		Account details		Account details									
Account Number	228014124938	Account Number	228014XXXXXX	Account Number	228014XXXXXX								
Account Status	Closed	Account Status	Closed	Account Status	Closed								
Open Date	Feb 7, 2021	Open Date	Feb 7, 2021	Open Date	Feb 7, 2021								
Last Activity	Oct 1, 2021	Last Activity	Oct 1, 2021	Last Activity	Oct 1, 2021								
Type	Automobile	Type	Automobile	Type	Automobile								
Responsibility	Joint Contractual Liability	Responsibility	Joint Contractual Liability	Responsibility	Joint Contractual Liability								
Remarks	Closed Or Paid Account/zero Balance	Remarks		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								
Month's Reviewed	7	Month's Reviewed	7	Month's Reviewed	8								
Terms Count	75	Terms Count	75	Terms Count	75								
Term Source Type	Provided	Term Source Type	Provided	Term Source Type	Provided								
High Balance	\$25,768.00	High Balance	\$25,768.00	High Balance	\$25,768.00								
High Credit	\$25,768.00	High Credit	\$25,768.00	High Credit	\$25,768.00								
Monthly Payment	\$0.00	Monthly Payment	\$0.00	Monthly Payment	\$0.00								
Current Payment Status	As Agreed	Current Payment Status	As Agreed	Current Payment Status	As Agreed								
Amount Past Due		Amount Past Due		Amount Past Due									
Payment history		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.		You've made 100% of reported payments for this account on time.									
2021	Jan	Feb	Mar	Apr	May	Jun	2021	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Paid on time							Paid on time					
	30	30 days past due						30	30 days past due				
	60	60 days past due						60	60 days past due				
	90	90 days past due						90	90 days past due				

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

ALLY FINANCIAL
PO BOX 380901
BLOOMINGTON, MN 554380901
(800) 200-4622

ALLY FINANCIAL

500 WOODWARD AVE
DETROIT, MI 48226

(800) 200-4622

Account ID

Account ID: 62567f2cda2b56f715ea1a8195de265b
d11dd0220f3dcac51cb91c000f53a507

PIMA FEDERAL CREDIT UN	⊖	Jul 20, 2016	\$0.00 Closed	Jul 20, 2016	\$0.00 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: \$30,630.00	Balance: \$0.00	Highest balance: \$30,630.00
		Account details	Account details		
		Account Number	13185990001	Account Number	131859XXXXX
		Account Status	Closed	Account Status	Closed
		Open Date	Sep 4, 2014	Open Date	Sep 4, 2014
		Last Activity	Jul 1, 2016	Last Activity	Jul 1, 2016
		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	22	Month's Reviewed	23
		Terms Count	72	Terms Count	72
		Term Source Type	Provided	Term Source Type	Provided
		High Balance	\$30,630.00	High Balance	\$30,630.00
		High Credit	\$30,630.00	High Credit	\$30,630.00
		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.	
		Payment history			
		2016 Jan Feb Mar Apr May Jun	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		Jul Aug Sep Oct Nov Dec	
		2015 Jan Feb Mar Apr May Jun	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		Jul Aug Sep Oct Nov Dec	
		2014 Jan Feb Mar Apr May Jun	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		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

RF Repossession or foreclosure

VS Voluntary surrender

CC Collection or charge off

N/A No data available

VS Voluntary surrender

N/A No data available

Creditor information

PIMA FEDERAL CREDIT
PO BOX 50267
TUCSON, AZ 857031267
[\(520\) 887-5010](#)

Creditor information
PIMA FEDERAL CREDIT UN
PO BOX 50267
TUCSON, AZ 85703

Account ID:
2690dfb346b7713bb4e6d62be967ad7c

Account ID:
924587da7409763d67f8a3d702a79357

Other

Total count

0

1

1

GOODLEAP LLC



Dec 31, 2025

\$36,551.00

● In good standing

Dec 31, 2025

\$36,551.00

● In good standing

Overview**Overview**

You have 95% left to pay on this loan.

You have 95% left to pay on this loan.

Account details**Account details**

Account Number

2212123512

Account Status

Open

Open Date

Jan 17, 2023

Last Activity

Dec 1, 2025

Type

Unsecured

Responsibility

Individual

Remarks

Consumer Disputes This Account Information

This Is An Account In Good Standing

Times 30/60/90 Days Late

0/0/0

Month's Reviewed

32

Terms Count

298

Term Source Type

Provided

High Balance

\$38,508.00

High Credit

\$38,508.00

Monthly Payment

\$188.00

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

2025

Jan

Feb

Feb

Mar

Mar

Apr

Apr

May

May

Jun

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Jul

Aug

Sep

Oct

Nov

Dec

2024

Jan

Feb

Mar

Apr

May

Jun

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

N/A

N

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

GOODLEAP LLC
8781 SIERRA COLLEGE BLVD
ROSEVILLE, CA 956615920
[\(800\) 345-9372](#)

Creditor information

GOODLEAP LLC
8781 SIERRA COLLEGE BLVD
ROSEVILLE, CA 95661
[\(844\) 562-6725](#)

Account ID:
b282101a0ce2c7b28f43fb6a43d05ea3

Account ID:
6d74242c3c5d8111055968dc41e3e982

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

5

11

Hide Details 

Feb 16, 2026

BK OF AMER
Banking

Creditor information

BK OF AMER
PO BOX 982238
EL PASO, TX 79998

Hide Details 

Feb 3, 2026

CUDL/VANTAGE WEST
CU
Finance

Creditor information

CUDL/VANTAGE WEST CU
2480 N ARCADIA AVE
TUCSON, AZ 85712

Hide Details 

Dec 20, 2025

GOODLEAP LLC
Finance

Creditor information

GOODLEAP LLC
8781 SIERRA COLLEGE BLVD
ROSEVILLE, CA 95661

Hide Details 

Apr 5, 2025
Miscellaneous And Public
Record

CORELOGIC CREDCO
LLC

Creditor information
CORELOGIC CREDCO LLC

Hide Details 

Apr 5, 2025

CREDCO/UWM
Finance

Creditor information

CREDCO/UWM
585 SOUTH BOULEVARD EASY
PONTIAC, MI 48341

Hide Details 

Feb 5, 2025
ALLIANT CREDIT UNION
Finance

Creditor information

ALLIANT CREDIT UNION
11545 W TOUHY AVE
CHICAGO, IL 60666

Hide Details ⊖

AMERICA FIRST CREDIT

Feb 5, 2025

U

Finance

Creditor information

AMERICA FIRST CREDIT U
PO BOX 9199
OGDEN, UT 84409

Hide Details ⊖

CUDC/CANVAS CREDIT

Feb 5, 2025

UNI

Finance

Creditor information

CUDC/CANVAS CREDIT UNI
6377 S REVERE PKWY STE 1
CENTENNIAL, CO 80111

Hide Details ⊖

CUDL/TUCSON OLD

PUEBLO

Finance

Creditor information

CUDL/TUCSON OLD PUEBLO
2500 E 22ND ST
TUCSON, AZ 85713

Hide Details ⊖

PIMA FEDERAL CREDIT

Feb 5, 2025

UN

Finance

Creditor information

PIMA FEDERAL CREDIT UN
PO BOX 50267
TUCSON, AZ 85703

Hide Details ⊖

LHM CORP TDR

Automotive

Creditor information

LHM CORP TDR
4220 E. 22ND STREET
TUCSON, AZ 85711

Hide Details ⊖

700/LARRY H MILLER

DDG

Automotive

Creditor information

700/LARRY H MILLER DDG
4220 E 22ND ST
TUCSON, AZ 85711

Hide Details ⊖

Dec 23, 2024

THD/CBNA

Finance

Creditor information

THD/CBNA
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108

Hide Details ⊖

Dec 1, 2024

WFBNA CARD

Banking

Creditor information

WFBNA CARD
PO BOX 14579
DES MOINES, IA 50306

Hide Details **ADVANTAGE
CREDIT,INC**

Mar 11, 2024

Miscellaneous And Public
Record**Creditor information**

ADVANTAGE CREDIT,INC

Hide Details **ADVANTAGE CREDIT**

INC

Finance

Creditor information

ADVANTAGE CREDIT INC
32065 CASTLE CT STE 300
EVERGREEN, CO 80439

Collections

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

Bureau



Total count

Not available

 Clean slate!

You have no collections

 Clean slate!

You have no collections

Public Records

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

Bureau



Total count

Not available

1

1

Hide Details **Bankruptcy Chapter 7**

Discharged

Account details

Type Bankruptcy Chapter 7

Status Discharged

Docket Identifier 1700627

Date Filed Jan 23, 2017

Court

Attorney Name

Paid Date

Settled Date May 8, 2017

Disposition Date May 8, 2017

Hide Details **Bankruptcy Chapter 7**

Discharged

Account details

Type Bankruptcy Chapter 7

Status Discharged

Docket Identifier 1700627BMW

Date Filed Jan 23, 2017

Court US BKPT CT AZ TUCSON

Attorney Name

Paid Date
Settled Date
Disposition Date

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
ALLY FINANCIAL	500 WOODWARD AVE, DETROIT, MI 48226	(800) 200-4622
AVEN/COASTAL COMMUNITY	548 MARKET ST # 99555, SAN FRANCISCO, CA 94104	(888) 966-4655
BESTBUY/CBNA	50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007	Unavailable
BRAND SOURCE/CITI CBNA	50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007	(800) 950-5114
CANVAS CREDIT UNION	7055 E EVANS AVE, DENVER, CO 80224	(303) 691-2345
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 84131	(800) 955-7070
COMENITYBANK/CAESARS	PO BOX 182789, COLUMBUS, OH 43218	Unavailable
COMENITYCB/SMILEGENFIN	PO BOX 182120, COLUMBUS, OH 43218	Unavailable
DILLARDS/CBNA	PO BOX 6497, SIOUX FALLS, SD 57117	(833) 773-0029
ENERBANK/LAUNCH	6009 S SHARON AVE, SIOUX FALLS, SD 57108	(877) 354-2629
FB&T/MERCURY	2220 6TH ST, BROOKINGS, SD 57006	(605) 696-2265
GOODLEAP LLC	8781 SIERRA COLLEGE BLVD, ROSEVILLE, CA 95661	(844) 562-6725
PIMA FEDERAL CREDIT UN	PO BOX 50267, TUCSON, AZ 85703	Unavailable
SYNCB/CAR CARE SYN CAR	PO BOX 71757, PHILADELPHIA, PA 19176	(866) 657-0376
SYNCB/IMPROVEMENT SO	PO BOX 71757, PHILADELPHIA, PA 191761757	(866) 396-8254
SYNCB/JC PENNEY DC	PO BOX 71746, PHILADELPHIA, PA 19176	(866) 227-5213
SYNCB/JC PENNEYS	PO BOX 71746, PHILADELPHIA, PA 19176	(800) 542-0800
SYNCB/PROJECT CARD	PO BOX 71757, PHILADELPHIA, PA 191761757	(866) 396-8254
SYNCB/SYNCHRONY NETW	PO BOX 71757, PHILADELPHIA, PA 19176	(866) 396-8254
TBOM/ATLS/FORTIVA THD	PO BOX 10555, ATLANTA, GA 30310	(888) 247-0237
THD/CBNA	PO BOX 6497, SIOUX FALLS, SD 57117	(800) 950-5114
THD/CBNA	5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108	(800) 950-5114
UNITED WHOLESALE MOR	1414 E MAPLE RD, TROY, MI 48083	(855) 753-6201
VANTAGE WEST CREDIT UN	PO BOX 15115, TUCSON, AZ 85708	(520) 298-7882
WELLS FARGO CARD SER	PO BOX 393, MINNEAPOLIS, MN 55480	(855) 854-3502

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.](#)