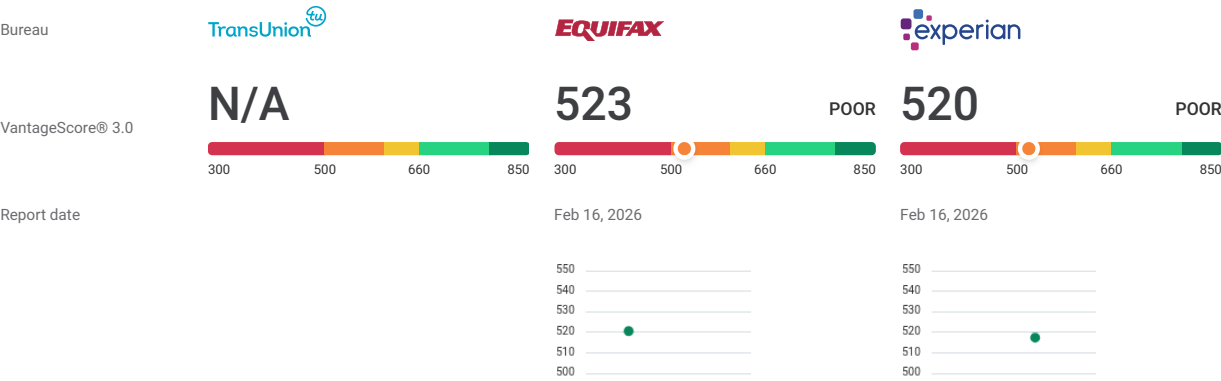


Credit report



Personal info




Reported names	Luz Urbina Urbina Izaguirre Marina Urbina Izaguirre Luz Urbin	Luz Urbina Izaguirre Marina Urbina Luz M Izaguirre
DOB	1985-08-09	1985-08-09
SSN	400-77-6364	400-77-6364
Employment info	Pegasus	Cleaning Na
Addresses	Jun 2, 2025 2465 85th St Apt 2f, Brooklyn, NY, 11214	Jun 3, 2025 2465 85th St Apt 2f, Brooklyn, NY, 112143511
	Jan 14, 2025 3045 Brighton 1st Pl, Brooklyn, NY, 11235	Oct 7, 2024 1571 77th St, Brooklyn, NY, 112282517
	Oct 6, 2024 1571 77th St, Brooklyn, NY, 11228	Mar 2, 2015 3045 Brighton 3rd St Fl 1, Brooklyn, NY, 112357408
	Jul 1, 2017 6414 The Lakes Dr Apt D, Raleigh, NC, 27609	
	Aug 1, 2016 6401 The Lakes Dr Apt J, Raleigh, NC, 27609	
	Mar 1, 2015 3045 Brighton 3rd St Apt 1, Brooklyn, NY, 11235	

Account summary

Bureau	TransUnion	EQUIFAX	experian
Total accounts	0	15	21
Open accounts	0	9	2
Closed accounts	0	6	19
Delinquent	0	6	11
Derogatory	0	13	18
Collections	0	7	7
Balances	\$0	\$14,590	\$16,331
Payments	\$0	\$50	\$50
Public records	0	0	0
Inquiries (2 years)	0	3	4

Accounts

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

Bureau			
Credit cards			
Total count	0	8	8
<div>CAPITAL ONE BANK USA</div>	<div>Feb 12, 2026\$445.00In good standing</div>		
	<div>Overview</div>		
	<div>You're currently using 89% of your account's limit.</div>		
	<div>Balance: \$445.00Credit limit: \$500.00</div>		
	<div>Account details</div>		
	<div>Account Number 5156768017592034</div>		
	<div>Account Status Open</div>		
	<div>Open Date Feb 21, 2024</div>		
	<div>Last Activity Feb 1, 2026</div>		
	<div>Type Credit Card</div>		
	<div>RemarksAccount Previously In Dispute - Now Resolved By Data Furnisher</div>		
	<div>Times 30/60/90 Days Late 2/2/1</div>		
	<div>Month's Reviewed 23</div>		
	<div>Term Source Type Provided</div>		
	<div>High Balance \$539.00</div>		
	<div>High Credit \$500.00</div>		
	<div>Monthly Payment \$25.00</div>		
	<div>Current Payment Status As Agreed</div>		
	<div>Amount Past Due</div>		
	<div>Payment history</div>		
	<div>Jan Feb Mar Apr May Jun</div>		
	<div>Jul Aug Sep Oct Nov Dec</div>		
	<div>2025 Jan Feb Mar Apr May Jun</div>		
	<div>Jul Aug Sep Oct Nov Dec</div>		
	<div>2024 Jan Feb Mar Apr May Jun</div>		
	<div>Jul Aug Sep Oct Nov Dec</div>		
	<div>30 30 60 90 60</div>		
	<div>30 60 90 120 150</div>		
	<div>BR RF CC VS N/A</div>		
	<div>Creditor information</div>		
	<div>Jan 15, 2026\$436.00In good standing</div>		
	<div>Overview</div>		
	<div>You're currently using 87% of your account's limit.</div>		
	<div>Balance: \$436.00Credit limit: \$500.00</div>		
	<div>Account details</div>		
	<div>Account Number 515676XXXXXX</div>		
	<div>Account Status Open</div>		
	<div>Open Date Feb 21, 2024</div>		
	<div>Last Activity Jan 1, 2025</div>		
	<div>Type Credit Card</div>		
	<div>RemarksCurrent Account/was Delinquent 90 Days Past Due Date, Account Previously In Dispute - Now Resolved - Reported By Subscriber</div>		
	<div>Times 30/60/90 Days Late 2/2/1</div>		
	<div>Month's Reviewed 23</div>		
	<div>Term Source Type Provided</div>		
	<div>High Balance \$539.00</div>		
	<div>High Credit \$500.00</div>		
	<div>Monthly Payment \$25.00</div>		
	<div>Current Payment Status As Agreed</div>		
	<div>Amount Past Due</div>		
	<div>Payment history</div>		
	<div>Jan Feb Mar Apr May Jun</div>		
	<div>Jul Aug Sep Oct Nov Dec</div>		
	<div>2025 Jan Feb Mar Apr May Jun</div>		
	<div>Jul Aug Sep Oct Nov Dec</div>		
	<div>2024 Jan Feb Mar Apr May Jun</div>		
	<div>Jul Aug Sep Oct Nov Dec</div>		
	<div>30 30 60 90 60</div>		
	<div>30 60 90 120 150</div>		
	<div>BR RF CC VS N/A</div>		
	<div>Creditor information</div>		

(800) 955-7070

PO BOX 31293
SALT LAKE CITY, UT 84131
(800) 955-7070

Account ID:
d4539ca58717db29db8d25d448e41cb8

Account ID:
b520791f82570f70de165d18d22c9608

CAPITAL ONE BANK
USA

Feb 11, 2026
● In good standing

Overview

You're currently using 48% of your account's limit.

Balance: \$145.00
Credit limit: \$300.00

Account details

Account Number 5178059390672823
Account Status Open
Open Date Jan 14, 2023
Last Activity Feb 1, 2026
Type Credit Card
Responsibility Individual
Remarks Credit Card
Times 30/60/90 Days Late 2/1/0
Month's Reviewed 36
Term Source Type Provided
High Balance \$427.00
High Credit \$300.00
Monthly Payment \$25.00
Current Payment Status As Agreed
Amount Past Due

Payment history

You've made 92% 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
	✓	✓	✓	30	60	30
2023	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
✓	Paid on time					
30	30 days past due					
60	60 days past due					
90	90 days past due					
120	120 days past due					
150	150 days past due					
BR	Bankruptcy					
RF	Repossession or foreclosure					
CC	Collection or charge off					
VS	Voluntary surrender					
N/A	No data available					

Creditor information

CAPITAL ONE BANK USA
PO BOX 31293

Jan 14, 2026
● In good standing

Overview

You're currently using 60% of your account's limit.

Balance: \$181.00
Credit limit: \$300.00

Account details

Account Number 517805XXXXXX
Account Status Open
Open Date Jan 14, 2023
Last Activity Jan 1, 2025
Type Credit Card
Responsibility Individual
Remarks Current Account/was Delinquent 60 Days Past Due Date
Times 30/60/90 Days Late 2/1/0
Month's Reviewed 36
Term Source Type Provided
High Balance \$427.00
High Credit \$300.00
Monthly Payment \$25.00
Current Payment Status As Agreed
Amount Past Due

Payment history

You've made 92% 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
	✓	✓	✓	30	60	30
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
✓	Paid on time					
30	30 days past due					
60	60 days past due					
90	90 days past due					
120	120 days past due					
150	150 days past due					
BR	Bankruptcy					
RF	Repossession or foreclosure					
CC	Collection or charge off					
VS	Voluntary surrender					
N/A	No data available					

Creditor information

CAPITAL ONE

SALT LAKE CITY, UT 841311293
(800) 955-7070

PO BOX 31293
SALT LAKE CITY, UT 84131
(800) 955-7070

Account ID:
695bde4152d4e354ae48925998adb503

Account ID:
9278083fdae069ee3c6773de438afa2

SYNCB/PAYPAL



Jan 25, 2026

\$3,184.00
Closed

Overview

You're currently using 133% of your account's limit.

Balance: **\$3,184.00** Credit limit: **\$2,400.00**

Account details

Account Number **6044191080493499**
Account Status **Charge Off**
Open Date **Aug 14, 2023**
Last Activity **Dec 25, 2025**
Type **Credit Card**
Responsibility **Individual**

Remarks **Charged Off Account**

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

Month's Reviewed **29**

Term Source Type

High Balance

High Credit **\$2,400.00**

Monthly Payment **\$0.00**

Current Payment Status **Collection/Charge-off**

Amount Past Due **\$3,184.00**

Payment history

You've made 83% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	30	60	90	120	120
2023	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓

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

Creditor information

SYNCB/PAYPAL
PO BOX 71727
PHILADELPHIA, PA 191761727
(844) 373-4961

Jan 25, 2026

\$3,184.00
Closed

Overview

You're currently using 133% of your account's limit.

Balance: **\$3,184.00** Credit limit: **\$2,400.00**

Account details

Account Number **604419XXXXXX**
Account Status **Charge Off**
Open Date **Aug 14, 2023**
Last Activity **Jan 1, 2025**
Type **Credit Card**
Responsibility **Individual**

Remarks **Unpaid Balance Reported As A Loss By Credit Grantor**

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

Month's Reviewed **30**

Term Source Type

High Balance

High Credit **\$2,400.00**

Monthly Payment **\$0.00**

Current Payment Status **Collection/Charge-off**

Amount Past Due

Payment history

You've made 83% of reported payments for this account on time.

2026	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	30	60	90	120	120
2023	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
		✓	✓	✓	✓	✓

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

Creditor information

Account ID:
7d7da4865e28a0a606a58f7d39b0ff32

SYNCB/PPC
PO BOX 71746
PHILADELPHIA, PA 19176
(844) 373-4961

Account ID:
532b3a8ecb24a046e040e31e6b312779

CELTIC
BANK/CONTFINCO



Jan 5, 2026

\$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 5346360700862865
Account Status Charge Off
Open Date Sep 18, 2023
Last Activity Dec 5, 2025
Type Credit Card
Responsibility Individual

Remarks Charged Off Account

Times 30/60/90 Days Late 1/1/2

Month's Reviewed 27

Term Source Type

High Balance

High Credit \$600.00

Monthly Payment \$0.00

Current Payment Status Collection/Charge-off

Amount Past Due

Payment history

You've made 85% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	30	60	90	120	CC	CC
2023	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
	✓		✓	✓	✓	✓
	✓	Paid on time				
	30	30 days past due				
	60	60 days past due				
	90	90 days past due				
	120	120 days past due				
	150	150 days past due				
	BR	Bankruptcy				
	RF	Repossession or foreclosure				
	CC	Collection or charge off				
	VS	Voluntary surrender				
	N/A	No data available				

Creditor information

CONTINENTAL FINANCE
4550 NEW LINDEN HILL RD STE 40
WILMINGTON, DE 19808
(866) 449-4514

Jan 5, 2026

\$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 534636XXXXXX
Account Status Charge Off
Open Date Sep 18, 2023
Last Activity Dec 1, 2024
Type Credit Card
Responsibility Individual

Remarks Unpaid Balance Reported As A Loss

By Credit Grantor, Transferred To Another Lender

Times 30/60/90 Days Late 1/1/2

Month's Reviewed 28

Term Source Type

High Balance

High Credit \$600.00

Monthly Payment \$0.00

Current Payment Status Collection/Charge-off

Amount Past Due

Payment history

You've made 86% of reported payments for this account on time.

2026	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	30	60	90	120	CC
2023	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
				✓	✓	✓
	✓	Paid on time				
	30	30 days past due				
	60	60 days past due				
	90	90 days past due				
	120	120 days past due				
	150	150 days past due				
	BR	Bankruptcy				
	RF	Repossession or foreclosure				
	CC	Collection or charge off				
	VS	Voluntary surrender				
	N/A	No data available				

BARCLAYS BANK DELAWARE	Account ID: 3a80cc07a3e23667cc303552b5a0d729		Creditor information CELTIC BANK/CONTFINCO 4550 NEW LINDEN HILL RD WILMINGTON, DE 19808 (302) 456-1930	
	Account ID: ae9534606e6d2d0a8d2c7d6cb0e036d9			
	Mar 2, 2025	\$0.00 Closed	Mar 2, 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: \$3,000.00	Balance: \$0.00	Credit limit: \$3,000.00
	Account details		Account details	
	Account Number	533091214016	Account Number	000533XXXXX
	Account Status	Charge Off	Account Status	Charge Off
	Open Date	Apr 4, 2024	Open Date	Apr 4, 2024
	Last Activity	Feb 2, 2025	Last Activity	Mar 1, 2025
	Type	Credit Card	Type	Credit Card
	Responsibility	Individual	Responsibility	Individual
	Remarks	Charged Off Account	Remarks	Unpaid Balance Reported As A Loss By Credit Grantor, Transferred To Another Lender
	Times 30/60/90 Days Late	1/1/4	Times 30/60/90 Days Late	1/1/4
	Month's Reviewed	11	Month's Reviewed	12
	Term Source Type		Term Source Type	
	High Balance		High Balance	
	High Credit	\$3,000.00	High Credit	\$3,000.00
	Monthly Payment	\$0.00	Monthly Payment	\$0.00
	Current Payment Status	Collection/Charge-off	Current Payment Status	Collection/Charge-off
	Amount Past Due		Amount Past Due	
	Payment history		Payment history	
	You've made 45% of reported payments for this account on time.		You've made 50% of reported payments for this account on time.	
	2025	Jan 120	Feb 120	Mar 120
		Jul	Aug	Sep
	2024	Jan	Feb	Mar
		Jul	Aug	Sep
		✓	✓	30
		✓	30	60
		✓	60	90
		✓	90	120
		✓	120	150
		BR	BR	BR
		RF	RF	RF
		CC	CC	CC
		VS	VS	VS
		N/A	N/A	N/A
	Creditor information		Creditor information	
	BARCLAYS BANK DELAWA PO BOX 8803 WILMINGTON, DE 198998803 (888) 232-0780		Creditor information BARCLAYS BANK DELAWARE PO BOX 8803 WILMINGTON, DE 19899 (888) 232-0780	

COMENITYBANK/VICTORIA

Feb 21, 2025
\$0.00
Closed

Overview

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

Balance: \$0.00
Credit limit: \$250.00

Account details

Account Number 5391761087898691
Account Status Charge Off
Open Date Sep 23, 2022
Last Activity Jan 21, 2025
Type Charge Account
Responsibility Individual
Remarks Charged Off Account
Times 30/60/90 Days Late 1/1/3
Month's Reviewed 28
Terms Count 0
Term Source Type
High Balance
High Credit \$250.00
Monthly Payment \$0.00
Current Payment Status Collection/Charge-off
Amount Past Due

Payment history

You've made 82% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	30	60	90	120	120
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
			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

COMENITYBANK/VICTORIA
PO BOX 182789
COLUMBUS, OH 432182789

Feb 21, 2025
\$0.00
Closed

Overview

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

Balance: \$0.00
Credit limit: \$250.00

Account details

Account Number 539176XXXXXX
Account Status Charge Off
Open Date Sep 23, 2022
Last Activity Feb 1, 2025
Type Charge Account
Responsibility Individual
Remarks Unpaid Balance Reported As A Loss By Credit Grantor, Transferred To Another Lender
Times 30/60/90 Days Late 1/1/4
Month's Reviewed 29
Terms Count 0
Term Source Type
High Balance
High Credit \$250.00
Monthly Payment \$0.00
Current Payment Status Collection/Charge-off
Amount Past Due

Payment history

You've made 79% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	120	CC				
	Jul	Aug	Sep	Oct	Nov	Dec
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	30	60	90	120	120
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
				✓	✓	✓
	✓	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

COMENITYBANK/VICTORIA

(855) 796-9632

PO BOX 182789
COLUMBUS, OH 43218

Account ID:
04d4e0f69264dad3e46662b66d02c1bd

Account ID:
d6f88a3f61fac52d8df8c14c5d582ce0

COMENITYCAPITAL/
SEPHOR

Dec 17, 2024				\$0.00 Closed				Nov 15, 2024				\$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: \$450.00				Balance: \$0.00								Credit limit: \$450.00			
Account details								Account details															
Account Number				4022410018530581				Account Number				402241XXXXXX											
Account Status				Closed				Account Status				Closed											
Open Date				Mar 27, 2024				Open Date				Mar 27, 2024											
Last Activity				May 1, 2024				Last Activity				Nov 1, 2024											
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				8				Month's Reviewed				8											
Terms Count				0				Terms Count				0											
Term Source Type								Term Source Type															
High Balance				\$49.00				High Balance				\$49.00											
High Credit				\$450.00				High Credit				\$450.00											
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.															
2024		Jan	Feb	Mar	Apr	May	Jun	2024		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												
		120	120 days past due							120	120 days past due												
		150	150 days past due							150	150 days past due												
		BR	Bankruptcy							BR	Bankruptcy												
		RF	Repossession or foreclosure							RF	Repossession or foreclosure												
		CC	Collection or charge off							CC	Collection or charge off												
		VS	Voluntary surrender							VS	Voluntary surrender												
		N/A No data available								N/A No data available													
Creditor information								Creditor information															
COMENITYCAPITAL/SEPH								COMENITYCAPITAL/SEPHOR															
PO BOX 182120								PO BOX 182120															
COLUMBUS, OH 432182120								COLUMBUS, OH 43218															
(855) 796-9632																							
Account ID: c05324114e8fc3f1533f83f5d9afffa5								Account ID: 34ffa971c8315075d701ea32b24bbde6															

SYNCB/MATTRESS
FIRM OL

Dec 4, 2017	\$0.00 Closed	Aug 4, 2017	\$0.00 Closed
Overview		Overview	

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

Balance: \$0.00
Credit limit: \$1,500.00

Account details

Account Number 6019193315027309
Account Status Closed
Open Date Jul 3, 2016
Last Activity Jan 1, 2017
Type Charge Account
Responsibility Individual

Remarks Closed Or Paid Account/zero Balance

Times 30/60/90 Days Late 0/0/0
Month's Reviewed 17
Terms Count 0
Term Source Type
High Balance \$224.00
High Credit \$1,500.00
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	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	
2016	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
	✓	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/MATRESS FIRM
PO BOX 71757
PHILADELPHIA, PA 191761757
(866) 396-8254

Account ID:
c86991359e05b2b2b8fdd37c0a7e6b4f

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

Balance: \$0.00
Credit limit: \$1,500.00

Account details

Account Number 601919XXXXX
Account Status Closed
Open Date Jul 3, 2016
Last Activity Aug 1, 2017
Type Charge Account
Responsibility Individual

Remarks Account Closed At Credit Grantor's Request

Times 30/60/90 Days Late 0/0/0
Month's Reviewed 14
Terms Count 0
Term Source Type
High Balance \$224.00
High Credit \$1,500.00
Monthly Payment \$0.00
Current Payment Status As Agreed
Amount Past Due

Payment history

You've made 100% of reported payments for this account on time.						
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
	✓	✓	✓	✓	✓	✓
	✓	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/MATRESS FIRM OL
PO BOX 71757
PHILADELPHIA, PA 19176

Account ID:
2b670eb0ea32bf4be0d2367560128291

Other

Total count 0

AFFIRM INC



0

6

Feb 3, 2026 \$1,162.00
Closed

Overview

You have 98% left to pay on this loan.

Balance: Highest balance:

\$1,162.00

\$1,181.00

Account details

Account Number	V0D8NCXX
Account Status	Charge Off
Open Date	May 1, 2024
Last Activity	Nov 1, 2024
Type	Unsecured
Responsibility	Individual

RemarksUnpaid Balance Reported As A Loss By Credit Grantor

Times 30/60/90 Days Late	0/1/1
Month's Reviewed	22
Terms Count	12
Term Source Type	Provided
High Balance	\$1,181.00
High Credit	\$1,181.00
Monthly Payment	\$0.00
Current Payment Status	Collection/Charge-off

Amount Past Due

Payment history

You've made 91% of reported payments for this account on time.

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

Creditor information

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

Account ID:
51d0808c938a8812facfa3f78a4e7d50

AFFIRM INC

Feb 3, 2026

\$189.00
Closed

Overview

You have 88% left to pay on this loan.

Balance: \$189.00

Highest balance: \$216.00

Account details

Account Number	WEJJDNXX
Account Status	Charge Off
Open Date	May 20, 2024
Last Activity	Dec 1, 2024
Type	Unsecured
Responsibility	Individual
Remarks	Unpaid Balance Reported As A Loss By Credit Grantor
Times 30/60/90 Days Late	1/1/1
Month's Reviewed	21
Terms Count	6
Term Source Type	Provided
High Balance	\$216.00
High Credit	\$216.00
Monthly Payment	\$0.00
Current Payment Status	Collection/Charge-off
Amount Past Due	

Payment history

You've made 86% of reported payments for this account on time.

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

Creditor information

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

Account ID:
50a74cedb210f4e2300d096b8dcc8d77

AFFIRM INC

Feb 3, 2026
\$184.00
Closed

Overview

You have 88% left to pay on this loan.

Balance:	Highest balance:
\$184.00	\$210.00

Account details

Account Number
W5CA2TXX

Account Status	Charge Off
Open Date	May 13, 2024
Last Activity	Dec 1, 2024
Type	Unsecured
Responsibility	Individual
Remarks	Unpaid Balance Reported As A Loss By Credit Grantor
Times 30/60/90 Days Late	1/1/1
Month's Reviewed	21
Terms Count	6
Term Source Type	Provided
High Balance	\$210.00
High Credit	\$210.00
Monthly Payment	\$0.00
Current Payment Status	Collection/Charge-off
Amount Past Due	

Payment history

You've made 86% of reported payments for this account on time.

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

Creditor information

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

Account ID:
3147d45917808a5a2ee2ef3a858dac9c

AFFIRM INC	⊖	Feb 3, 2026	\$100.00 Closed
Overview			
You have 34% left to pay on this loan.			
<div></div>			
Balance:	\$100.00	Highest balance:	\$290.00
Account details			
Account Number	CYYFJ4XX		
Account Status	Charge Off		
Open Date	Feb 26, 2024		

Last Activity	Dec 1, 2024
Type	Unsecured
Responsibility	Individual
Remarks	Unpaid Balance Reported As A Loss By Credit Grantor
Times 30/60/90 Days Late	1/1/1
Month's Reviewed	24
Terms Count	6
Term Source Type	Provided
High Balance	\$290.00
High Credit	\$290.00
Monthly Payment	\$0.00
Current Payment Status	Collection/Charge-off
Amount Past Due	

Payment history

You've made 88% of reported payments for this account on time.

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

Creditor information

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

Account ID:
f5acdd0717844b3051726166d4d482db

AFFIRM INC



Feb 3, 2026
Closed

Overview

You have 54% left to pay on this loan.



Balance: \$79.00
Highest balance: \$146.00

Account details

Account Number	GBNPYHXX
Account Status	Charge Off
Open Date	Jan 11, 2024
Last Activity	Jan 1, 2025
Type	Unsecured

Responsibility	Individual
Remarks	Unpaid Balance Reported As A Loss By Credit Grantor
Times 30/60/90 Days Late	1/1/1
Month's Reviewed	25
Terms Count	12
Term Source Type	Provided
High Balance	\$146.00
High Credit	\$146.00
Monthly Payment	\$0.00
Current Payment Status	Collection/Charge- off
Amount Past Due	

Payment history

You've made 88% of reported payments for this account on time.

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

Creditor information

AFFIRM INC
650 CALIFORNIA ST FL 12
SAN FRANCISCO, CA 94108
[\(855\) 423-3729](tel:8554233729)

Account ID:
04dcae66378a2b342da0fa9b4d42b74

AFFIRM INC



Nov 28, 2023
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$447.00

Account details

Account Number	15158RXX
Account Status	Closed
Open Date	May 23, 2023
Last Activity	Nov 1, 2023
Type	Unsecured
Responsibility	Individual
Remarks	

Times 30/60/90 Days Late	0/0/0
Month's Reviewed	6
Terms Count	6
Term Source Type	Provided
High Balance	\$447.00
High Credit	\$447.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

2023	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	
✓	Paid on time					
30	30 days past due					
60	60 days past due					
90	90 days past due					
120	120 days past due					
150	150 days past due					
BR	Bankruptcy					
RF	Repossession or foreclosure					
CC	Collection or charge off					
VS	Voluntary surrender					
N/A	No data available					




Creditor information

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

Account ID:
1e42175d73244226c67e380e7e38b398

Hard inquiries




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

Bureau			
Total count	Not available	3	4
Hide Details	⊖	Jan 19, 2025 CITIZENS BANK Banking Creditor information CITIZENS BANK 100 SOCKANOSSETT CROSS ROADS CRANSTON, RI 2920	Jun 15, 2024 ONEMAIN Finance Creditor information ONEMAIN PO BOX 1010 EVANSVILLE, IN 47706
Hide Details	⊖		Jun 8, 2024 TBOM/ATLS/FORTIVA MC Banking

			Creditor information TBOM/ATLS/FORTIVA MC 5 CONCOURSE PKWY STE 400 ATLANTA, GA 30328
Hide Details		Apr 22, 2024	SYNCB/TJX CO Banking
			Creditor information SYNCB/TJX CO PO BOX 71746 PHILADELPHIA, PA 19176
Hide Details	Mar 27, 2024	COMENITYCAPITAL/SEPH Banking	
		Creditor information COMENITYCAPITAL/SEPH PO BOX 182120 COLUMBUS, OH 43218	
Hide Details	Feb 21, 2024	CAPITAL ONE BANK USA Banking	
		Creditor information CAPITAL ONE BANK USA 15000 CAPITAL ONE DR RICHMOND, VA 232381119	
Hide Details	Feb 21, 2024	CAP ONE NA Banking	
		Creditor information CAP ONE NA PO BOX 30281 SALT LAKE CITY, UT 84130	

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	7	7
Hide Details		Feb 6, 2026	Feb 6, 2026
		\$3,862.00 PORTFOLIO RECOVERY A	\$3,862.00 PORTFOLIO RECOV ASSOC
		Account details	Account details
		Account Number BARCL-78110030164016	Account Number 537811XXXXXXXXXX
		Date Opened Feb 27, 2025	Date Opened Feb 27, 2025
		Last Activity Jan 6, 2026	Last Activity Feb 1, 2025
		Original Creditor BARCLAYS BANK DELAWARE	Original Creditor BARCLAYS BANK DELAWARE
		Monthly Payment \$0.00	Monthly Payment \$0.00
		Term Source Type	Term Source Type Provided
		Current Rating Collection/Charge-off	Current Rating Collection/Charge-off
		Status Open	Status Closed
		Type Individual	Type Individual
		High Balance \$3,862.00	High Balance \$3,862.00
		Unpaid Balance \$3,862.00	Unpaid Balance \$3,862.00
		Highest Adverse Rating Collection/Charge-off	Highest Adverse Rating Collection/Charge-off

Hide Details

Feb 3, 2026

\$1,490.00

LVNV FUNDING LLC

Account details

Account Number4447962644758546

Date OpenedFeb 18, 2025

Last ActivityJan 3, 2026

Original CreditorCREDIT ONE BANK N A

Monthly Payment\$0.00

Term Source Type

Current RatingCollection/Charge-off

StatusOpen

TypeIndividual

High Balance\$1,490.00

Unpaid Balance\$1,490.00

Highest Adverse RatingCollection/Charge-off

Most Recent Adverse RatingNo Data Available

CommentsCollection Account

Account details

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

2026

Jan

Feb

Mar

Apr

May

Jun

CC

Jul

Aug

Sep

Oct

Nov

Dec

2025

Jan

Feb

Mar

Apr

May

Jun

N/A

N/A

N/A

CC

CC

Jul

Aug

Sep

Oct

Nov

Dec

CC

CC

CC

CC

CC

CC

✓

Paid on time

30

30 days past due

60

60 days past due

90

90 days past due

120

120 days past due

150

150 days past due

BR

Bankruptcy

Feb 3, 2026

\$1,490.00

LVNV FUNDING LLC

Account details

Account Number444796XXXXXXXXXX

Date OpenedFeb 18, 2025

Last ActivityFeb 1, 2025

Original CreditorCREDIT ONE BANK N.A.

Monthly Payment\$0.00

Term Source TypeProvided

Current RatingCollection/Charge-off

StatusClosed

TypeIndividual

High Balance\$1,490.00

Unpaid Balance\$1,490.00

Highest Adverse RatingCollection/Charge-off

Most Recent Adverse RatingCollection/Charge-off

CommentsAccount Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department

Account details

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

2026

Jan

Feb

Mar

Apr

May

Jun

CC

CC

Jul

Aug

Sep

Oct

Nov

Dec

2025

Jan

Feb

Mar

Apr

May

Jun

CC

CC

Jul

Aug

Sep

Oct

Nov

Dec

CC

CC

CC

CC

CC

CC

✓

Paid on time

30

30 days past due

60

60 days past due

90

90 days past due

RF Repossession or foreclosure
CC Collection or charge off
VS Voluntary surrender
N/A No data available

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

LVNV FUNDING LLC
CARE OF RESURGENT CAPITAL SERV
GREENVILLE, SC 29602
(866) 464-1183

Account ID:
69f819f97ea83e55f1390c0bd0ec080f

Collection agency

LVNV FUNDING LLC
PO BOX 1269
GREENVILLE, SC 29602
(866) 464-1183

Account ID:
5edd81725367503262704dc07e20e15d

Hide Details

Feb 6, 2026 \$1,460.00
MIDLAND CREDIT MANAG

Account details

Account Number 331905637
Date Opened Feb 25, 2025
Last Activity Jan 6, 2026
Original Creditor FIRST ELECTRONIC BANK
Monthly Payment \$0.00
Term Source Type
Current Rating Collection/Charge-off
Status Open
Type Individual
High Balance \$1,460.00
Unpaid Balance \$1,460.00
Highest Adverse Rating Collection/Charge-off
Most Recent Adverse Rating No Data Available
Comments Collection Account

Account details

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

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

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

✓ Paid on time

30 30 days past due

60 60 days past due

90 90 days past due

120 120 days past due

150 150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Collection agency

MIDLAND CREDIT MANAG
320 E BIG BEAVER RD STE 300
TROY, MI 480831271
(877) 822-0381

Feb 6, 2026 \$1,460.00
MIDLAND CREDIT MANAGEM

Account details

Account Number 331905XXX
Date Opened Feb 25, 2025
Last Activity Feb 1, 2025
Original Creditor FIRST ELECTRONIC BANK
Monthly Payment \$0.00
Term Source Type Provided
Current Rating Collection/Charge-off
Status Closed
Type Individual
High Balance \$1,460.00
Unpaid Balance \$1,460.00
Highest Adverse Rating Collection/Charge-off
Most Recent Adverse Rating Collection/Charge-off
Comments Account Seriously Past Due
Date/account Assigned To
Attorney, Collection Agency, Or
Credit Grantor's Internal
Collection Department

Account details

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

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

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

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

✓ Paid on time

30 30 days past due

60 60 days past due

90 90 days past due

120 120 days past due

150 150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Collection agency

MIDLAND CREDIT MANAGEM
320 E BIG BEAVER RD STE
TROY, MI 48083

Account ID:
294ad830698f9e4aeac3c1eb82e30203

(877) 822-0381

Account ID:
79442f1c32ae8aa8697b70b09c074761

Hide Details

Feb 3, 2026
\$969.00
LVNV FUNDING LLC

Account details

Account Number 4447962647949175
Date Opened Feb 18, 2025
Last Activity Jan 3, 2026
Original Creditor CREDIT ONE BANK N A
Monthly Payment \$0.00
Term Source Type
Current Rating Collection/Charge-off
Status Open
Type Individual
High Balance \$969.00
Unpaid Balance \$969.00
Highest Adverse Rating Collection/Charge-off
Most Recent Adverse Rating No Data Available

Comments Collection Account

Account details

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

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

Collection agency

LVNV FUNDING LLC
CARE OF RESURGENT CAPITAL SERV
GREENVILLE, SC 29602
(866) 464-1183

Account ID:
69f819f97ea83e55f1390c0bd0ec080f

Feb 3, 2026
\$969.00
LVNV FUNDING LLC

Account details

Account Number 444796XXXXXXXXXX
Date Opened Feb 18, 2025
Last Activity Feb 1, 2025
Original Creditor CREDIT ONE BANK N.A.
Monthly Payment \$0.00
Term Source Type Provided
Current Rating Collection/Charge-off
Status Closed
Type Individual
High Balance \$969.00
Unpaid Balance \$969.00
Highest Adverse Rating Collection/Charge-off
Most Recent Adverse Rating Collection/Charge-off

Comments Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department

Account details

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

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

Collection agency

LVNV FUNDING LLC
PO BOX 1269
GREENVILLE, SC 29602
(866) 464-1183

Account ID:
5edd81725367503262704dc07e20e15d

Hide Details

Feb 3, 2026
\$903.00
LVNV FUNDING LLC

Account details

Account Number 5346360700862865

Feb 3, 2026
\$903.00
LVNV FUNDING LLC

Account details

Account Number 534636XXXXXXXXXX

Date Opened							Dec 8, 2025							Date Opened							Dec 8, 2025										
Last Activity							Nov 3, 2025							Last Activity							Dec 1, 2025										
Original Creditor							SURGE CELTIC BANK							Original Creditor							SURGE CELTIC BANK										
Monthly Payment							\$0.00							Monthly Payment							\$0.00										
Term Source Type														Term Source Type							Provided										
Current Rating							Collection/Charge-off							Current Rating							Collection/Charge-off										
Status							Open							Status							Closed										
Type							Individual							Type							Individual										
High Balance							\$903.00							High Balance							\$903.00										
Unpaid Balance							\$903.00							Unpaid Balance							\$903.00										
Highest Adverse Rating							Collection/Charge-off							Highest Adverse Rating							Collection/Charge-off										
Most Recent Adverse Rating							No Data Available							Most Recent Adverse Rating							Collection/Charge-off										
Comments							Collection Account							Comments							Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department										
Account details																															
2026							Jan	Feb	Mar	Apr	May	Jun																			
							N/A																								
							Jul	Aug	Sep	Oct	Nov	Dec	Account details																		
2025							Jan	Feb	Mar	Apr	May	Jun	You've Made 100% Of Reported Payments For This Account On Time.																		
							Jul	Aug	Sep	Oct	Nov	Dec	2026	Jan	Feb	Mar	Apr	May	Jun												
												N/A			CC																
							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					
Collection agency																															
LVNV FUNDING LLC CARE OF RESURGENT CAPITAL SERV GREENVILLE, SC 29602 (866) 464-1183																															
Collection agency																															
LVNV FUNDING LLC PO BOX 1269 GREENVILLE, SC 29602 (866) 464-1183																															
Account ID:																															
aeb1e62305bc35985be8b0b7eb25ce1e																															
Account ID:																															
65a93c4de732ea012b46c109b9947af6																															

Hide Details



Feb 3, 2026	\$425.00 LVNV FUNDING LLC	Feb 3, 2026	\$425.00 LVNV FUNDING LLC
Account details		Account details	
Account Number	5391761087898691	Account Number	005391XXXXXXXXXX
Date Opened	Feb 26, 2025	Date Opened	Feb 26, 2025
Last Activity	Jan 3, 2026	Last Activity	Feb 1, 2025
Original Creditor	COMENITY BANK VICTORIA S SECRE	Original Creditor	COMENITY BANK VICTORIA S
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Term Source Type		Term Source Type	Provided
Current Rating	Collection/Charge-off	Current Rating	Collection/Charge-off
Status	Open	Status	Closed
Type	Individual	Type	Individual
High Balance	\$425.00	High Balance	\$425.00
Unpaid Balance	\$425.00	Unpaid Balance	\$425.00
Highest Adverse Rating	Collection/Charge-off	Highest Adverse Rating	Collection/Charge-off

Most Recent Adverse Rating		No Data Available		Most Recent Adverse Rating		Collection/Charge-off	
Comments		Collection Account		Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department			
Account details				Comments			
You've Made 100% Of Reported Payments For This Account On Time.				Account details			
				You've Made 100% Of Reported Payments For This Account On Time.			
2026	Jan	Feb	Mar	Apr	May	Jun	
	CC						
	Jul	Aug	Sep	Oct	Nov	Dec	
2025	Jan	Feb	Mar	Apr	May	Jun	
		N/A	N/A	N/A	N/A	N/A	
	Jul	Aug	Sep	Oct	Nov	Dec	
	N/A	N/A	N/A	CC	CC	CC	
✔ Paid on time							
	30	30 days past due					
	60	60 days past due					
	90	90 days past due					
	120	120 days past due					
	150	150 days past due					
	BR	Bankruptcy					
	RF	Repossession or foreclosure					
	CC	Collection or charge off					
	VS	Voluntary surrender					
	N/A	No data available					
Collection agency							
LVNV FUNDING LLC							
CARE OF RESURGENT CAPITAL SERV							
GREENVILLE, SC 29602							
(866) 464-1183							

Public Records

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

Bureau

TransUnion

Total count

Not available

EQUIFAX

Clean slate!

You have no public records

experian

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
BARCLAYS BANK DELAWARE	PO BOX 8803, WILMINGTON, DE 19899	(888) 232-0780
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 84131	(800) 955-7070
CELTIC BANK/CONFINCO	4550 NEW LINDEN HILL RD, WILMINGTON, DE 19808	(302) 456-1930
COMENITYBANK/VICTORIA	PO BOX 182789, COLUMBUS, OH 43218	Unavailable
COMENITYCAPITAL/SEPHOR	PO BOX 182120, COLUMBUS, OH 43218	Unavailable
LVNV FUNDING LLC	PO BOX 1269, GREENVILLE, SC 29602	(866) 464-1183
MIDLAND CREDIT MANAGEM	320 E BIG BEAVER RD STE, TROY, MI 48083	(877) 822-0381
PORTFOLIO RECOV ASSOC	120 CORPORATE DRIVE, NORFOLK, VA 23513	(757) 519-9300
SYNCB/MATTRESS FIRM OL	PO BOX 71757, PHILADELPHIA, PA 19176	Unavailable
SYNCB/PAYPAL	PO BOX 71746, PHILADELPHIA, PA 19176	(844) 373-4961

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.](#)