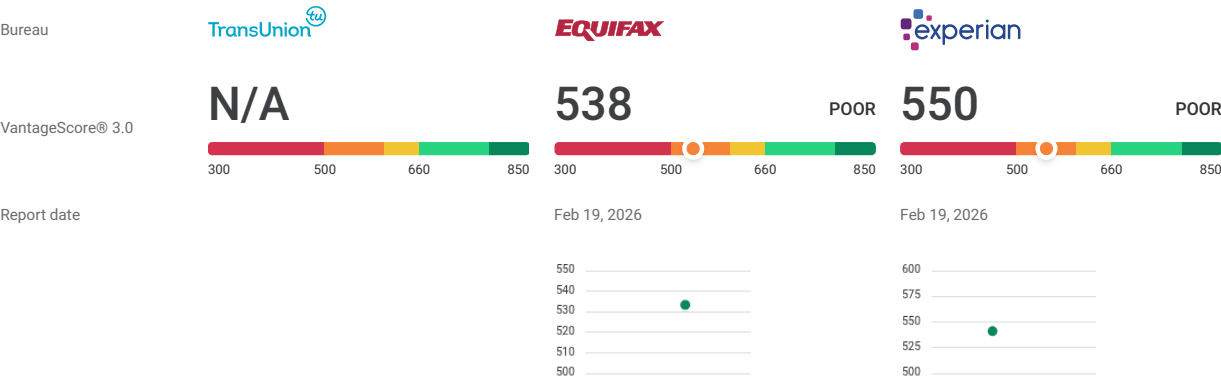


Credit report



Personal info

Reported names	Hector Roman Huerta Hector H Roman Huerta Hector Roman	Huerta Hector Roman Hector Roman Hector Huerta Hector H Roman Roman Hector
DOB	1968-12-15	1968-12-15
SSN	626-96-1526	626-96-1526
Employment info	Santa Rosa City Scho Graton Casino	Santa Rosa City Schools City Of Rohnert Park
Addresses	Nov 1, 2022 2507 Sonoma Ave, Santa Rosa, CA, 95405	Oct 25, 2022 2507 Sonoma Ave, Santa Rosa, CA, 954056847
	Feb 1, 2021 3478 Idaho Dr, Santa Rosa, CA, 95405	Oct 12, 2018 448 Hickory Cir, Santa Rosa, CA, 954075827
	Dec 1, 2020 539 W Sierra Ave Apt 48, Cotati, CA, 94931	May 7, 1993 Po Box 114, Santa Rosa, CA, 954061404
	Dec 1, 2015 4927 Sonoma Hwy, Santa Rosa, CA, 95409	
	Dec 1, 2010 1818 Acari Ave, Sacramento, CA, 95835	
	Jan 1, 2008 3723 Ahl Park Ct, Santa Rosa, CA, 95405	
	Sep 1, 2007 469 Colgan Av, Santa Rosa, CA, 95404	
	Sep 1, 2007 101 Todd Rd, Santa Rosa, CA, 95407	

Account summary




Bureau	TransUnion	EQUIFAX	experian
Total accounts	0	22	23
Open accounts	0	5	3
Closed accounts	0	17	20
Delinquent	0	16	16
Derogatory	0	16	17
Collections	0	0	1
Balances	\$0	\$644,023	\$644,088

Payments	\$0	\$5,761	\$5,707
Public records	0	0	0
Inquiries (2 years)	0	7	15

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	6	4
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CHIME/STRIDE BANK NA

Jan 12, 2026

\$0.00

In good standing

Overview

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

Balance: \$0.00

Credit limit: \$2,005.00

Account details

Account Number351353062535335

Account StatusOpen

Open DateFeb 4, 2025

Last ActivityJan 1, 2026

TypeSecured Credit Card

ResponsibilityIndividual

RemarksSecured Credit Card

Times 30/60/90 Days Late0/0/0

Month's Reviewed10

Terms Count0

Term Source Type

High Balance\$2,005.00

High Credit\$2,005.00

Monthly Payment\$0.00

Current Payment StatusAs 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

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

CHIMEFIN/STRIDE BANK
101 CALIFORNIA ST
SAN FRANCISCO, CA 941115802
(580) 233-3535

Feb 3, 2026

\$0.00

In good standing

Overview

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

Balance: \$0.00

Credit limit: \$0.00

Account details

Account Number351353XXXXX

Account StatusOpen

Open DateFeb 4, 2025

Last ActivityFeb 1, 2026

TypeCredit Card

ResponsibilityIndividual

RemarksThis Is An Account In Good Standing

Times 30/60/90 Days Late0/0/0

Month's Reviewed12

Term Source TypeProvided

High Balance\$2,005.00

High Credit\$0.00

Monthly Payment\$0.00

Current Payment StatusAs Agreed

Amount Past Due

Payment history

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

2026

Jan

Feb

Mar

Apr

May

Jun

✓

✓

Jul

Aug

Sep

Oct

Nov

Dec

2025

Jan

Feb

Mar

Apr

May

Jun

✓

✓

✓

✓

Jul

Aug

Sep

Oct

Nov

Dec

✓

✓

✓

✓

✓

✓

✓

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

Jun 10, 2022 \$0.00
In good standing

Overview

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

Balance: Credit limit:
\$0.00 \$1,000.00

Account details

Account Number	5178059877486473
Account Status	Open
Open Date	Mar 12, 2018
Last Activity	Jun 1, 2022
Type	Credit Card
Responsibility	Individual
Remarks	Credit Card
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	50
Term Source Type	Provided
High Balance	\$773.00
High Credit	\$1,000.00
Monthly Payment	\$25.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

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
	N/A	N/A	N/A	N/A	N/A	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2018	Jan	Feb	Mar	Apr	May	Jun
			N/A	N/A	N/A	N/A
	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

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

Account ID:
d9c8252bb354d998916604321ff19d29

SYNCB/CARE CREDIT



Nov 29, 2020 **\$0.00**
● In good standing

Overview

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

Balance: **\$0.00** Credit limit: **\$600.00**

Account details

Account Number **6019183620904748**
Account Status **Open**
Open Date **May 4, 2018**
Last Activity **Nov 1, 2020**
Type **Charge Account**
Responsibility **Individual**
Remarks **Charge**
Times 30/60/90 Days Late **0/0/0**
Month's Reviewed **29**
Terms Count **0**
Term Source Type **Provided**
High Balance **\$598.00**
High Credit **\$600.00**
Monthly Payment **\$29.00**
Current Payment Status **As Agreed**
Amount Past Due

Payment history

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

2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓		
2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2018	Jan	Feb	Mar	Apr	May	Jun
					N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
	✓					
	30					
	60					
	90					
	120					
	150					
	BR					
	RF					
	CC					
	VS					
	N/A					

Creditor information

SYNCB/CARE CREDIT

Aug 30, 2021 **\$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 **601918XXXXXX**
Account Status **Closed**
Open Date **May 4, 2018**
Last Activity **Aug 1, 2021**
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 **39**
Terms Count **0**
Term Source Type
High Balance **\$598.00**
High Credit **\$600.00**
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.

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
	✓	✓	✓	✓	✓	✓
	✓					
	30					
	60					
	90					
	120					
	150					
	BR					
	RF					
	CC					
	VS					
	N/A					

Creditor information
SYNCB/CARE CREDIT
PO BOX 71757
PHILADELPHIA, PA 19176

Account ID:
3d18326c2feee561275eefc429916377

⊖

Feb 5, 2026	\$1,055.00 Closed
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Overview

You're currently using 117% of your account's limit.

Balance:	Credit limit:
\$1,055.00	\$900.00

Account details

Account Number 542539XXXXXX

Account Status	Charge Off
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Open Date Feb 9, 2021

Last Activity Aug 1, 2023

Type	Credit Card
------	-------------

Responsibility	Individual
1. The individual is responsible for his or her own actions and decisions.	
2. The individual is responsible for his or her own well-being and the well-being of others.	
3. The individual is responsible for his or her own learning and development.	
4. The individual is responsible for his or her own behavior and the behavior of others.	
5. The individual is responsible for his or her own health and the health of others.	
6. The individual is responsible for his or her own safety and the safety of others.	
7. The individual is responsible for his or her own property and the property of others.	
8. The individual is responsible for his or her own reputation and the reputation of others.	
9. The individual is responsible for his or her own relationships and the relationships of others.	
10. The individual is responsible for his or her own community and the community of others.	
11. The individual is responsible for his or her own environment and the environment of others.	
12. The individual is responsible for his or her own culture and the culture of others.	
13. The individual is responsible for his or her own history and the history of others.	
14. The individual is responsible for his or her own future and the future of others.	
15. The individual is responsible for his or her own destiny and the destiny of others.	

Remarks	Unpaid Balance Reported As A Loss By Credit Grantor

By Great Grants

Times 50/60/90 Days Late 171/9

Months Reviewed 51

Term Source Type

High balance

High Credit	\$900.00
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Monthly Payment	\$0.00
Current Payment	Collection/Charge-

Status off

Payment history

You've made 92% of reported payments for

2026	Jan	Feb	Mar	Apr	May	Jun
	CC	CC				

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

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

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

	120	CC	CC	CC	CC	CC
2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓

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

- ✓ Paid on time
- 30 30 days past due
- 60 60 days past due
- 90 90 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

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

MERRICK BANK
PO BOX 9201 10705 S JORDAN GTW
OLD BETHPAGE, NY 118049001
(801) 545-6400

Account ID:
f2f7653b3591ed19816c1262c2a1a1b6

Creditor information

MERRICK BANK CORP
PO BOX 9201
OLD BETHPAGE, NY 11804
BYMAILONLY

Account ID:
8fe71c60251097927485df86e048b041

CAPITAL ONE BANK
USA

Jan 13, 2026 \$1,040.00
Closed

Overview

You're currently using 104% of your account's limit.

Balance: \$1,040.00 Credit limit: \$1,000.00

Account details

Account Number 5178057591566265
Account Status Charge Off
Open Date Mar 12, 2018
Last Activity Dec 13, 2025
Type Credit Card
Responsibility Individual

Remarks Charged Off Account

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

Month's Reviewed 62

Term Source Type

High Balance

High Credit \$1,000.00

Monthly Payment \$0.00

Current Payment Status Collection/Charge-off

Amount Past Due \$1,040.00

Payment history

You've made 92% 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
	30	60	90	120	120	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
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
	N/A	N/A	N/A	N/A	N/A	N/A

Jan 13, 2026 \$1,040.00
Closed

Overview

You're currently using 104% of your account's limit.

Balance: \$1,040.00 Credit limit: \$1,000.00

Account details

Account Number 517805XXXXXX
Account Status Charge Off
Open Date Mar 12, 2018
Last Activity Jun 1, 2024
Type Credit Card
Responsibility Individual

Remarks Unpaid Balance Reported As A Loss

By Credit Grantor, Account Closed At Credit Grantor's Request

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

Month's Reviewed 84

Term Source Type

High Balance

High Credit \$1,000.00

Monthly Payment \$0.00

Current Payment Status Collection/Charge-off

Amount Past Due

Payment history

You've made 94% 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
	30	60	90	120	120	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
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	N/A	N/A	N/A	✓	✓						
2019	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						
	✓	Paid on time										
	30	30 days past due										
	60	60 days past due										
	90	90 days past due										
	120	120 days past due										
	150	150 days past due										
	BR	Bankruptcy										
	RF	Repossession or foreclosure										
	CC	Collection or charge off										
	VS	Voluntary surrender										
	N/A	No data available										
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓
	N/A	N/A	N/A	N/A	N/A	N/A						
2020	Jan	Feb	Mar	Apr	May	Jun	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓
	Jan	Feb	Mar	Apr	May	Jun						
		✓	✓	✓	✓	✓						
2019	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓
	Jan	Feb	Mar	Apr	May	Jun						
		✓	✓	✓	✓	✓						
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓
	Jan	Feb	Mar	Apr	May	Jun						
		✓	✓	✓	✓	✓						
	✓	Paid on time										
	30	30 days past due										
	60	60 days past due										
	90	90 days past due										
	120	120 days past due										
	150	150 days past due										
	BR	Bankruptcy										
	RF	Repossession or foreclosure										
	CC	Collection or charge off										
	VS	Voluntary surrender										
	N/A	No data available										

Creditor information

CAPITAL ONE BANK USA
PO BOX 31293
SALT LAKE CITY, UT 841311293
[\(800\) 955-7070](tel:8009557070)

Account ID:
d9c8252bb354d998916604321ff19d29

Creditor information

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY, UT 84131
[\(800\) 955-7070](tel:8009557070)

Account ID:
14fc09bdb23b62e209983eb3a22d90b1

SYNCB/CARE
CREDIT



Oct 5, 2016 **\$0.00**
Closed

Overview

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

Balance: **\$0.00** Credit limit: **\$1,000.00**

Account details

Account Number **6019183250180361**

Account Status **Closed**

Open Date **Dec 20, 2012**

Last Activity **Nov 5, 2012**

Type **Charge Account**

Responsibility **Individual**

Remarks **Closed Or Paid Account/zero Balance**

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

Month's Reviewed **46**

Terms Count **0**

Term Source Type

High Balance **\$0.00**

High Credit **\$1,000.00**

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

	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2014	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2013	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2012	Jan	Feb	Mar	Apr	May	Jun
	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/CARE CREDIT
PO BOX 71757
PHILADELPHIA, PA 191761757
(866) 396-8254

Account ID:
6cbf0b63605b1d9ea48df95f58bea15f

Real estate loans

Total count	0	3	3
DATA MORTGAGE INC		<div>Feb 2, 2026\$615,765.00<div>Past due</div></div>	<div>Feb 2, 2026\$615,765.00<div>Past due</div></div>
		<div>Overview</div> <div>You have 96% left to pay on this loan.</div> <div><div></div></div> <div>Balance: \$615,765.00Highest balance: \$638,226.00</div> <div>Account details</div> <div>Account Number17011266120922</div> <div>Account StatusOpen</div> <div>Open DateSep 14, 2022</div> <div>Last ActivityJan 2, 2026</div> <div>TypeReal Estate Mortgage</div> <div>ResponsibilityJoint Contractual Liability</div> <div>RemarksReal Estate Mortgage</div> <div>Times 30/60/90 Days Late1/3/11</div> <div>Month's Reviewed41</div> <div>Terms Count360</div> <div>Term Source TypeProvided</div> <div>High Balance\$638,226.00</div> <div>High Credit\$638,226.00</div> <div>Monthly Payment\$5,428.00</div> <div>Current Payment StatusLate Over 120 Days</div> <div>Amount Past Due\$27,138.00</div> <div>Payment history</div>	<div>Overview</div> <div>You have 96% left to pay on this loan.</div> <div><div></div></div> <div>Balance: \$615,765.00Highest balance: \$638,226.00</div> <div>Account details</div> <div>Account Number170112XXXXXXX</div> <div>Account StatusOpen</div> <div>Open DateSep 14, 2022</div> <div>Last ActivityFeb 1, 2026</div> <div>TypeReal Estate Mortgage</div> <div>ResponsibilityJoint Contractual Liability</div> <div>RemarksAccount Delinquent 150 Days Past Due Date</div> <div>Times 30/60/90 Days Late1/2/9</div> <div>Month's Reviewed29</div> <div>Terms Count360</div> <div>Term Source TypeProvided</div> <div>High Balance\$638,226.00</div> <div>High Credit\$638,226.00</div> <div>Monthly Payment\$5,428.00</div> <div>Current Payment StatusLate Over 120 Days</div> <div>Amount Past Due</div> <div>Payment history</div>

You've made 63% of reported payments for this account on time.

2026	Jan	Feb	Mar	Apr	May	Jun
	120					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	30	60	60	60	90
2024	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
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
	N/A	N/A	90	120	120	120
2022	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
			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

ESSEX MORTGAGE
2200 W ORANGEWOOD AVE
ORANGE, CA 928681945
(714) 919-8051

Account ID:
9905ef00084a43f2709e4865e80247a6

You've made 59% of reported payments for this account on time.

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

- ✓ 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

DATA MORTGAGE INC
2200 SW ORANGEWOOD AVE
ORANGE, CA 92868
(888) 892-4070

Account ID:
cf526e1a4b21d2b01e418bc0f52b98af

DATA MORTGAGE
INC



Feb 2, 2026
\$17,604.00
● Past due

Overview

You have 77% left to pay on this loan.

Balance: \$17,604.00
Highest balance: \$22,750.00

Account details

Account Number 17011266140922
Account Status Open
Open Date Sep 14, 2022
Last Activity Jan 2, 2026

Type Real Estate Junior Liens
Responsibility Joint Contractual Liability

Remarks Real Estate Mortgage
Times 30/60/90 Days Late 5/3/26

Month's Reviewed 37

Terms Count 120

Term Source Type Provided

High Balance \$22,750.00

High Credit \$22,750.00

Monthly Payment \$279.00

Current Payment Status Late 60 Days

Feb 2, 2026
\$17,604.00
● Past due

Overview

You have 77% left to pay on this loan.

Balance: \$17,604.00
Highest balance: \$22,750.00

Account details

Account Number 170112XXXXXXX
Account Status Open
Open Date Sep 14, 2022
Last Activity Feb 1, 2026

Type Real Estate Specific Type Unknown
Responsibility Joint Contractual Liability

Remarks Account Was Delinquent 120 Days
Or More Past Due Date/now 30, 60,
Or 90 Days Past Due Date

Times 30/60/90 Days Late 4/4/26

Month's Reviewed 38

Terms Count 120

Term Source Type Provided

High Balance \$22,750.00

High Credit \$22,750.00

Monthly Payment \$279.00

Amount Past Due

\$558.00

Current Payment Status

Late 60 Days

Payment history

You've made 8% of reported payments for this account on time.

2026	Jan	Feb	Mar	Apr	May	Jun
	30					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	60	90	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120	120	120	✓
2024	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120	30	✓	30
2023	Jan	Feb	Mar	Apr	May	Jun
	30	60	✓	30	60	90
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120	120	120	120
2022	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
			N/A	N/A	N/A	✓

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

Creditor information

ESSEX MORTGAGE
2200 W ORANGEWOOD AVE
ORANGE, CA 928681945
(714) 919-8051

Account ID:
4cc6be5ac98062b7eebfe33e408c4b6e

Amount Past Due

Payment history

You've made 11% of reported payments for this account on time.

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

- ✓ 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

DATA MORTGAGE INC
2200 SW ORANGEWOOD AVE
ORANGE, CA 92868
(888) 892-4070

Account ID:
4990d58e75ec0bc692986f56b4bc21c1

ESSEX MORTGAGE
COMPANY



Aug 7, 2023

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance:	Highest balance:
\$0.00	\$638,226.00
Account details	
Account Number	4141701126612
Account Status	Transferred
Open Date	Sep 14, 2022
Last Activity	Jul 1, 2023
Type	Real Estate Mortgage
Responsibility	Joint Contractual Liability
Remarks	Account Transferred Or Sold
Times 30/60/90 Days Late	1/0/0
Month's Reviewed	9
Terms Count	360
Term Source Type	Provided
High Balance	\$638,226.00
High Credit	\$638,226.00

Aug 2, 2023

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance:	Highest balance:
\$0.00	\$638,226.00
Account details	
Account Number	414170XXXXXX
Account Status	Transferred
Open Date	Sep 14, 2022
Last Activity	Aug 1, 2023
Type	Real Estate Mortgage
Responsibility	Joint Contractual Liability
Remarks	Transferred To Another Lender, Transferred To Another Lender
Times 30/60/90 Days Late	1/0/0
Month's Reviewed	10
Terms Count	360
Term Source Type	Provided
High Balance	\$638,226.00

Monthly Payment	\$0.00		High Credit	\$638,226.00		
Current Payment Status	As Agreed		Monthly Payment	\$0.00		
Amount Past Due			Current Payment Status	As Agreed		
Payment history						
You've made 89% of reported payments for this account on time.						
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	30					
2022	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
			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

SERVICEMAC/ESSEX MOR
9726 OLD BAILES RD STE 200
FORT MILL, SC 297077882
(803) 650-3457

Account ID:
c1e635f2c2bfecdff522f1a6a7ca6b420

High Credit

\$638,226.00

Monthly Payment

\$0.00

Current Payment Status

As Agreed

Amount Past Due

Payment history

You've made 90% of reported payments for this account on time.

2023

Jan

Feb

Mar

Apr

May

Jun

✓

✓

✓

✓

✓

✓

Jul

Aug

Sep

Oct

Nov

Dec

30

✓

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

ESSEX MORTGAGE COMPANY
2200 W. ORANGEWOODAVE #1
ORANGE, CA 92868
(844) 478-2622

Account ID:
f72fe1d82f3ff185d624e311600663df

Auto loans

Total count0

CAPITAL ONE AUTO
FINAN

2

Jan 31, 2026\$7,107.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: Highest balance:
\$7,107.00

Account details

Account Number62088178658111001
Account StatusCharge Off
Open DateOct 18, 2021
Last ActivityDec 31, 2025
TypeAutomobile
ResponsibilityIndividual

RemarksCharged Off Account
Times 30/60/90 Days Late1/1/0
Month's Reviewed39
Terms Count73
Term Source TypeProvided
High Balance
High Credit
Monthly Payment\$0.00

2

Jan 31, 2026\$7,107.00
Closed

Overview

You have 19% left to pay on this loan.

Balance: Highest balance:
\$7,107.00\$37,407.00

Account details

Account Number620881XXXXXXXXXX
Account StatusCharge Off
Open DateOct 18, 2021
Last ActivityJul 1, 2023
TypeAutomobile
ResponsibilityIndividual

RemarksUnpaid Balance Reported As A Loss
By Credit Grantor
Times 30/60/90 Days Late1/1/0
Month's Reviewed52
Terms Count73
Term Source TypeProvided
High Balance\$37,407.00
High Credit\$37,407.00
Monthly Payment\$0.00

CAPITAL ONE AUTO FINAN					
Jan 31, 2026		\$1,452.00 Closed		Jan 31, 2026	
Overview				Overview	
You have 0% left to pay on this loan.				You have 6% left to pay on this loan.	
Balance: \$1,452.00		Highest balance:		Balance: \$1,452.00	
				Highest balance: \$25,462.00	
Account details				Account details	
Account Number		62041487303571001		Account Number	
				620414XXXXXXXXXX	
Account Status		Charge Off		Account Status	
				Charge Off	
Open Date		Oct 31, 2018		Open Date	
				Oct 31, 2018	
Last Activity		Dec 31, 2025		Last Activity	
				Dec 1, 2020	
Type		Automobile		Type	
				Automobile	
Responsibility		Individual		Responsibility	
				Individual	
Remarks		Account Previously In Dispute - Now Resolved By Data Furnisher		Remarks	
				Unpaid Balance Reported As A Loss By Credit Grantor, Account Previously In Dispute - Now Resolved - Reported By Subscriber	
Times 30/60/90 Days Late		4/0/0			

Month's Reviewed	85	Times 30/60/90 Days Late	5/0/0
Terms Count	74	Month's Reviewed	84
Term Source Type	Provided	Terms Count	74
High Balance		Term Source Type	Provided
High Credit		High Balance	\$25,462.00
Monthly Payment	\$0.00	High Credit	\$25,462.00
Current Payment Status	Collection/Charge-off	Monthly Payment	\$0.00
Amount Past Due	\$1,452.00	Current Payment Status	Collection/Charge-off

Payment history

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

We're showing the most recent 81 months available.

⚠ The credit bureau reviewed 85 months, but some older months aren't provided in detail.

2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2023	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2022	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2021	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2020	Jan	Feb	Mar	Apr	May	Jun
	30	30	✓	✓	N/A	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	CC
2019	Jan	Feb	Mar	Apr	May	Jun
				N/A	N/A	30
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	30	✓	✓	✓
✓ Paid on time						
	30	30 days past due				
	60	60 days past due				
	90	90 days past due				
	120	120 days past due				
	150	150 days past due				
	BR	Bankruptcy				
	RF	Repossession or foreclosure				
	CC	Collection or charge off				
	VS	Voluntary surrender				
	N/A	No data available				

Creditor information

CAPITAL ONE AUTO FIN
CREDIT BUREAU DISPUTE PO BOX 2
PLANO, TX 750259407
(800) 946-0332

Account ID:
6753b92b2997e414fb783e084ae1c835

Payment history

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

2026	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2023	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2022	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2021	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	30	30	✓	✓	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	CC
2019	Jan	Feb	Mar	Apr	May	Jun
		✓	✓	✓	✓	30
	Jul	Aug	Sep	Oct	Nov	Dec
	30	✓	✓	30	✓	✓
✓ Paid on time						
	30	30 days past due				
	60	60 days past due				
	90	90 days past due				
	120	120 days past due				
	150	150 days past due				
	BR	Bankruptcy				
	RF	Repossession or foreclosure				
	CC	Collection or charge off				
	VS	Voluntary surrender				
	N/A	No data available				

Creditor information

CAPITAL ONE AUTO FINAN
PO BOX 259407
PLANO, TX 75025
(800) 946-0332

Account ID:
465c0e30e58a1b5252fe78cf683d805d

Student loans

Account ID:
8ba28a6642ad82d9efa66df5f7ab5b57

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
(888) 486-4722

Account ID:
d06ebc9a3c5eff153ba6039b4ccdec24

DEPT OF
EDUCATION/NELN

Oct 31, 2025
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$11,682.00

Account details

Account Number 900000752369727
Account Status Transferred
Open Date Aug 7, 2003
Last Activity Sep 30, 2025
Type Educational
Responsibility Individual
Remarks Account Transferred Or Sold
Times 30/60/90 Days Late 0/0/9
Month's Reviewed 31
Terms Count 240
Term Source Type Provided
High Balance \$11,682.00
High Credit \$11,682.00
Monthly Payment \$0.00
Current Payment Status Late Over 120 Days
Amount Past Due

Payment history

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

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120			
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	N/A	✓	✓	✓
2023	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2022	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
2021	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
2020	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	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

Oct 31, 2025
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$11,682.00

Account details

Account Number 900000XXXXXXXXX
Account Status Refinanced
Open Date Aug 7, 2003
Last Activity Oct 1, 2025
Type Educational
Responsibility Individual
Remarks Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance
Times 30/60/90 Days Late 0/0/9
Month's Reviewed 32
Terms Count 240
Term Source Type Provided
High Balance \$11,682.00
High Credit \$11,682.00
Monthly Payment \$0.00
Current Payment Status As Agreed
Amount Past Due

Payment history

You've made 72% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120	✓		
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	N/A	✓	✓	✓
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

- 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

DEPT OF EDUCATION/NELN

121 S 13TH ST

LINCOLN, NE 68508

(888) 486-4722

Account ID:

972e4c8521364e62af76ffa19657d217

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
(888) 486-4722

Account ID:
ac9b02b5a4ca7ce68749fa96621c9591

DEPT OF EDUCATION/NELN

Oct 31, 2025

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance:

\$0.00

Highest balance:

\$824.00

Account details

Account Number

900000752370627

Account Status

Transferred

Open Date

Apr 22, 2014

Last Activity

Sep 30, 2025

Type

Educational

Responsibility

Individual

Remarks

Account Transferred Or Sold

Times 30/60/90 Days Late

0/0/9

Month's Reviewed

31

Terms Count

120

Term Source Type

Provided

High Balance

\$824.00

High Credit

\$824.00

Monthly Payment

\$0.00

Current Payment Status

Late Over 120 Days

Amount Past Due

Payment history

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

2025

Jan

Feb

Mar

Apr

May

Jun

120

120

120

120

120

120

Jul

Aug

Sep

Oct

Nov

Dec

120

120

120

2024

Jan

Feb

Mar

Apr

May

Jun

N/A

✓

✓

✓

N/A

N/A

Jul

Aug

Sep

Oct

Nov

Dec

✓

✓

N/A

✓

✓

✓

2023

Jan

Feb

Mar

Apr

May

Jun

N/A

N/A

✓

✓

✓

✓

Jul

Aug

Sep

Oct

Nov

Dec

✓

✓

✓

✓

✓

✓

2022

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

2021

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

Oct 31, 2025

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance:

\$0.00

Highest balance:

\$824.00

Account details

Account Number

900000XXXXXXXXX

Account Status

Refinanced

Open Date

Apr 22, 2014

Last Activity

Oct 1, 2025

Type

Educational

Responsibility

Individual

Remarks

Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance

Times 30/60/90 Days Late

0/0/9

Month's Reviewed

32

Terms Count

120

Term Source Type

Provided

High Balance

\$824.00

High Credit

\$824.00

Monthly Payment

\$0.00

Current Payment Status

As Agreed

Amount Past Due

Payment history

You've made 72% of reported payments for this account on time.

2025

Jan

Feb

Mar

Apr

May

Jun

120

120

120

120

120

120

Jul

Aug

Sep

Oct

Nov

Dec

120

120

120

✓

2024

Jan

Feb

Mar

Apr

May

Jun

N/A

✓

✓

✓

N/A

N/A

Jul

Aug

Sep

Oct

Nov

Dec

✓

✓

N/A

✓

✓

✓

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

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

2020	Jan	Feb	Mar	Apr	May	Jun	150	150 days past due
	N/A	N/A	N/A	N/A	N/A	N/A	BR	Bankruptcy
	Jul	Aug	Sep	Oct	Nov	Dec	RF	Repossession or foreclosure
	N/A	N/A	N/A	N/A	N/A	N/A	CC	Collection or charge off
2019	Jan	Feb	Mar	Apr	May	Jun	VS	Voluntary surrender
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	No data available
	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

DEPT OF EDUCATION/NELN
121 S 13TH ST
LINCOLN, NE 68508
[\(888\) 486-4722](tel:8884864722)

Account ID:
4b7c642eecb3c06e5d9a1f2a289ddeca

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
[\(888\) 486-4722](tel:8884864722)

Account ID:
b5500babce1cecd469fa92100074822c

DEPT OF
EDUCATION/NELN



Oct 31, 2025
Closed

Oct 31, 2025
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: \$3,500.00

Balance: \$0.00
Highest balance: \$3,500.00

Account details

Account Number 900000752370527
Account Status Transferred
Open Date Apr 22, 2014
Last Activity Sep 30, 2025
Type Educational
Responsibility Individual

Account details

Account Number 900000XXXXXXXXX
Account Status Refinanced
Open Date Apr 22, 2014
Last Activity Oct 1, 2025
Type Educational
Responsibility Individual

Remarks Account Transferred Or Sold
Times 30/60/90 Days Late 0/0/9
Month's Reviewed 31
Terms Count 120
Term Source Type Provided
High Balance \$3,500.00
High Credit \$3,500.00
Monthly Payment \$0.00
Current Payment Status Late Over 120 Days
Amount Past Due

Remarks Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance
Times 30/60/90 Days Late 0/0/9
Month's Reviewed 32
Terms Count 120
Term Source Type Provided
High Balance \$3,500.00
High Credit \$3,500.00
Monthly Payment \$0.00
Current Payment Status As Agreed
Amount Past Due

Payment history

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

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120			
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓		✓	✓	✓

Payment history

You've made 72% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120	✓		
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec

2023	Jan	Feb	Mar	Apr	May	Jun	✓	✓	N/A	✓	✓	✓		
	N/A	N/A	✓	✓	✓	✓	2023	Jan	Feb	Mar	Apr	May	Jun	
	Jul	Aug	Sep	Oct	Nov	Dec				✓	✓	✓	✓	
✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		
2022	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	✓	✓	✓	✓	✓	✓	✓	
2021	Jan	Feb	Mar	Apr	May	Jun	N/A	30	30 days past due					
	N/A	N/A	N/A	N/A	N/A	N/A		60	60 days past due					
	Jul	Aug	Sep	Oct	Nov	Dec	N/A	90	90 days past due					
2020	Jan	Feb	Mar	Apr	May	Jun	N/A	120	120 days past due					
	N/A	N/A	N/A	N/A	N/A	N/A		150	150 days past due					
	Jul	Aug	Sep	Oct	Nov	Dec	N/A	BR	Bankruptcy					
2019	Jan	Feb	Mar	Apr	May	Jun	N/A	RF	Repossession or foreclosure					
	N/A	N/A	N/A	N/A	N/A	N/A		CC	Collection or charge off					
	Jul	Aug	Sep	Oct	Nov	Dec	N/A	VS	Voluntary surrender					
	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	No data available					
	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

3030 days past due

6060 days past due

9090 days past due

120120 days past due

150150 days past due

BRBankruptcy

RFRepossession or foreclosure

CCCollection or charge off

VSVoluntary surrender

N/ANo data available

Creditor information

DEPT OF EDUCATION/NELN

121 S 13TH ST

LINCOLN, NE 68508

(888) 486-4722

Account ID:

4b7c642eecb3c06e5d9a1f2a289ddec

Creditor information

DEPT OF EDUCATION/NELN
121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

Account ID:
4b7c642eecb3c06e5d9a1f2a289ddeca

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
(888) 486-4722

Account ID:
b5500babce1cecd469fa92100074822c

DEPT OF EDUCATION/NELN		Oct 31, 2025	\$0.00 Closed	Oct 31, 2025	\$0.00 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: \$6,000.00	Balance: \$0.00	Highest balance: \$6,000.00		
Account details		Account details		Account details	
Account Number	900000752370027	Account Number	900000XXXXXXXXX		
Account Status	Transferred	Account Status	Refinanced		
Open Date	Jul 20, 2010	Open Date	Jul 20, 2010		
Last Activity	Sep 30, 2025	Last Activity	Oct 1, 2025		
Type	Educational	Type	Educational		
Responsibility	Individual	Responsibility	Individual		
Remarks	Account Transferred Or Sold	Remarks	Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance		
Times 30/60/90 Days Late	0/0/9	Times 30/60/90 Days Late	0/0/9		
Month's Reviewed	31	Month's Reviewed	32		
Terms Count	120	Terms Count	120		
Term Source Type	Provided	Term Source Type	Provided		
High Balance	\$6,000.00	High Balance	\$6,000.00		
High Credit	\$6,000.00	High Credit	\$6,000.00		
Monthly Payment	\$0.00	Monthly Payment	\$0.00		
Current Payment Status	Late Over 120 Days	Current Payment Status	As Agreed		
Amount Past Due		Amount Past Due			

Payment history

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

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120			
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	N/A	✓	✓	✓
2023	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2022	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
2021	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
2020	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	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

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
(888) 486-4722

Account ID:
43753a5c9e7a939d74c8372d4d494899

Payment history

You've made 72% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120	✓		
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	N/A	✓	✓	✓
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

DEPT OF EDUCATION/NELN
121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

Account ID:
71ff8c43c2ab38d0d80e2b4b6da4154f

DEPT OF
EDUCATION/NELN



Oct 31, 2025

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$1,500.00

Account details

Account Number 900000752370327

Account Status Transferred

Open Date Apr 25, 2012

Last Activity Sep 30, 2025

Type Educational

Responsibility Individual

Remarks Account Transferred Or Sold

Times 30/60/90 Days Late 0/0/9

Month's Reviewed 31

Oct 31, 2025

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$1,500.00

Account details

Account Number 900000XXXXXXXXX

Account Status Refinanced

Open Date Apr 25, 2012

Last Activity Oct 1, 2025

Type Educational

Responsibility Individual

Remarks Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance

Terms Count	120	Times 30/60/90 Days Late	0/0/9
Term Source Type	Provided	Month's Reviewed	32
High Balance	\$1,500.00	Terms Count	120
High Credit	\$1,500.00	Term Source Type	Provided
Monthly Payment	\$0.00	High Balance	\$1,500.00
Current Payment Status	Late Over 120 Days	High Credit	\$1,500.00
Amount Past Due		Monthly Payment	\$0.00
Payment history		Current Payment Status	As Agreed

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

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120			
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	N/A	✓	✓	✓
2023	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2022	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
2021	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
2020	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	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

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
(888) 486-4722

Account ID:
370db383d448fc11f5c416a6ec63093b

Payment history

You've made 72% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120	✓		
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	N/A	✓	✓	✓
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

DEPT OF EDUCATION/NELN
121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

Account ID:
5b1695e43c3acadd6b7f23088abc2086

DEPT OF
EDUCATION/NELN



Oct 31, 2025
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$2,000.00

Account details

Account Number 900000752370427

Oct 31, 2025
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$2,000.00

Account details

Account Number 900000XXXXXXXXXX

Account Status	Transferred	Account Status	Refinanced
Open Date	Apr 25, 2012	Open Date	Apr 25, 2012
Last Activity	Sep 30, 2025	Last Activity	Oct 1, 2025
Type	Educational	Type	Educational
Responsibility	Individual	Responsibility	Individual
Remarks	Account Transferred Or Sold	Remarks	Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance
Times 30/60/90 Days Late	0/0/9	Times 30/60/90 Days Late	0/0/9
Month's Reviewed	31	Month's Reviewed	32
Terms Count	120	Terms Count	120
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$2,000.00	High Balance	\$2,000.00
High Credit	\$2,000.00	High Credit	\$2,000.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	Late Over 120 Days	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

Payment history

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

2025	Jan 120	Feb 120	Mar 120	Apr 120	May 120	Jun 120
	Jul 120	Aug 120	Sep 120	Oct	Nov	Dec
2024	Jan N/A	Feb ✓	Mar ✓	Apr ✓	May N/A	Jun N/A
	Jul ✓	Aug ✓	Sep N/A	Oct ✓	Nov ✓	Dec ✓
2023	Jan N/A	Feb N/A	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2022	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
2021	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
2020	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
2019	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A

- ✓ Paid on time
- 3030 days past due
- 6060 days past due
- 9090 days past due
- 120120 days past due
- 150150 days past due
- BRBankruptcy
- RFRepossession or foreclosure
- CCCollection or charge off
- VSVoluntary surrender
- N/ANo data available

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
(888) 486-4722

Account ID:
370db383d448fc11f5c416a6ec63093b

Payment history

You've made 72% of reported payments for this account on time.

2025	Jan 120	Feb 120	Mar 120	Apr 120	May 120	Jun 120
	Jul 120	Aug 120	Sep 120	Oct ✓	Nov	Dec
2024	Jan N/A	Feb ✓	Mar ✓	Apr ✓	May N/A	Jun N/A
	Jul ✓	Aug ✓	Sep N/A	Oct ✓	Nov ✓	Dec ✓
2023	Jan	Feb	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
	✓ Paid on time					
	3030 days past due					
	6060 days past due					
	9090 days past due					
	120120 days past due					
	150150 days past due					
	BRBankruptcy					
	RFRepossession or foreclosure					
	CCCollection or charge off					
	VSVoluntary surrender					
	N/ANo data available					

Creditor information

DEPT OF EDUCATION/NELN
121 S 13TH ST
LINCOLN, NE 68508
(888) 486-4722

Account ID:
5b1695e43c3acadd6b7f23088abc2086

Account ID:
8ba28a6642ad82d9efa66df5f7ab5b57

Creditor information

DEPT OF ED
121 S 13TH ST
LINCOLN, NE 685081904
(888) 486-4722

Account ID:
d06ebc9a3c5eff153ba6039b4ccdec24

DEPT OF
EDUCATION/NELN



Oct 31, 2025
Closed

Oct 31, 2025
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$3,500.00

Account details

Account Number 900000752369927
Account Status Transferred
Open Date Jul 20, 2010
Last Activity Sep 30, 2025
Type Educational
Responsibility Individual
Remarks Account Transferred Or Sold
Times 30/60/90 Days Late 0/0/9
Month's Reviewed 31
Terms Count 120
Term Source Type Provided
High Balance \$3,500.00
High Credit \$3,500.00
Monthly Payment \$0.00
Current Payment Status Late Over 120 Days
Amount Past Due

Payment history

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

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120			
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	N/A	✓	✓	✓
2023	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2022	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
2021	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
2020	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	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

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$3,500.00

Account details

Account Number 900000XXXXXXXXX
Account Status Refinanced
Open Date Jul 20, 2010
Last Activity Oct 1, 2025
Type Educational
Responsibility Individual
Remarks Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance
Times 30/60/90 Days Late 0/0/9
Month's Reviewed 32
Terms Count 120
Term Source Type Provided
High Balance \$3,500.00
High Credit \$3,500.00
Monthly Payment \$0.00
Current Payment Status As Agreed
Amount Past Due

Payment history

You've made 72% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	120	120	120
	Jul	Aug	Sep	Oct	Nov	Dec
	120	120	120	✓		
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	✓	✓	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	N/A	✓	✓	✓
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

DEPT OF EDUCATION/NELN
121 S 13TH ST
LINCOLN, NE 68508
[\(888\) 486-4722](tel:(888)486-4722)

Account ID:
71ff8c43c2ab38d0d80e2b4b6da4154f

Account ID:
43753a5c9e7a939d74c8372d4d494899

US DEPT OF
ED/GLELSI

Mar 31, 2023

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00

Highest balance: \$11,682.00

Account details

Account Number3986482172760581

Account StatusTransferred

Open DateAug 7, 2003

Last ActivityFeb 1, 2023

TypeEducational

ResponsibilityIndividual

RemarksAccount Transferred Or Sold

Times 30/60/90 Days Late0/0/0

Month's Reviewed26

Terms Count0

Term Source Type

High Balance\$11,682.00

High Credit\$11,682.00

Monthly Payment\$0.00

Current Payment StatusAs 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

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

N/A

N/A

N/A

N/A

N/A

N/A

Jul

Aug

Sep

Oct

Nov

Dec

N/A

N/A

N/A

N/A

N/A

N/A

2019

Jan

Feb

Mar

Apr

May

Jun

N/A

N/A

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

Mar 31, 2023

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00

Highest balance: \$11,682.00

Account details

Account Number217276XXXX

Account StatusRefinanced

Open DateAug 7, 2003

Last ActivityMar 1, 2023

TypeEducational

ResponsibilityIndividual

RemarksAccount Transferred To Another Office, Account Closed Due To Transfer Or Refinance

Times 30/60/90 Days Late0/0/0

Month's Reviewed27

Terms Count0

Term Source Type

High Balance\$11,682.00

High Credit\$11,682.00

Monthly Payment\$0.00

Current Payment StatusAs 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

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

30

30 days past due

60

60 days past due

90

90 days past due

120

120 days past due

Account ID:
9bc4f755348273e370931cce46f50517

Account ID:
a6f52132092fca95778018a812f82111

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

Creditor information

NELNET LOAN SERVICIN
PO BOX 82561
LINCOLN, NE 68501
(888) 486-4722

Account ID:
cf1ef9a82e9bdee7b54fb779a4b28bbb

Total count	0	0	2
TOGETHER LOANS			<div> <div>Jan 13, 2025</div> <div>\$0.00</div> <div>Closed</div> </div> <div> <div>Overview</div> <div>You have 0% left to pay on this loan.</div> <div> <div>Balance:</div> <div>\$0.00</div> </div> <div> <div>Highest balance:</div> <div>\$368.00</div> </div> </div> <div> <div>Account details</div> <div> <div>Account Number</div> <div>CB0079XXXX</div> </div> <div> <div>Account Status</div> <div>Closed</div> </div> <div> <div>Open Date</div> <div>Feb 12, 2023</div> </div> <div> <div>Last Activity</div> <div>Jan 1, 2025</div> </div> <div> <div>Type</div> <div>Unsecured</div> </div> <div> <div>Responsibility</div> <div>Maker</div> </div> <div> <div>Remarks</div> <div></div> </div> <div> <div>Times 30/60/90 Days Late</div> <div>0/0/0</div> </div> </div>

Month's Reviewed	24
Terms Count	59
Term Source Type	Provided
High Balance	\$368.00
High Credit	\$368.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

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

Creditor information

TOGETHER LOANS
220 N GREEN ST STE 5019
CHICAGO, IL 60607
(470) 435-6300

Account ID:
2853d9358a7818abcd7ef4f4ac69a9d2

TOGETHER LOANS

Jul 27, 2022
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$220.00

Account details

Account Number	CB0032XXXX
Account Status	Closed
Open Date	Apr 27, 2022
Last Activity	Jul 1, 2022
Type	Unsecured
Responsibility	Maker
Remarks	
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	2
Terms Count	24
Term Source Type	Provided

High Balance	\$220.00
High Credit	\$220.00
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.

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

TOGETHER LOANS
220 N GREEN ST STE 5019
CHICAGO, IL 60607
[\(470\) 435-6300](tel:(470)435-6300)

Account ID:
925b9eb06670d0c9865084e41dfb9970

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	7	15
Hide Details		<div>Feb 8, 2026</div> <div>EPIC CHEVROLET CADIL</div> <div>Automotive</div> <div>Creditor information</div> <div>EPIC CHEVROLET CADIL</div> <div>2449 FULTON AVE</div> <div>SACRAMENTO, CA 958250347</div>	
Hide Details		<div>Feb 8, 2026</div> <div>GLOBAL LENDING SERVI</div> <div>Finance</div> <div>Creditor information</div> <div>GLOBAL LENDING SERVI</div> <div>PO BOX 10437</div> <div>GREENVILLE, SC 29603</div>	
Hide Details			<div>Feb 8, 2026</div> <div>CONSUMER PORTFOLIO SVC</div> <div>Finance</div> <div>Creditor information</div> <div>CONSUMER PORTFOLIO SVC</div> <div>16355 LAGUNA CANYON RD</div> <div>IRVINE, CA 92618</div>





Hide Details			Feb 8, 2026	EXETER FINANCE LLC/WCG Finance	Creditor information EXETER FINANCE LLC/WCG 2101 W JOHN CARPENTER FW IRVING, TX 75063
Hide Details			Feb 8, 2026	GLOBAL LENDING SERVICE Finance	Creditor information GLOBAL LENDING SERVICE 3399 PEACHTREE RD NE STE ATLANTA, GA 30326
Hide Details			Feb 8, 2026	NCCINC/EPIC CHEVROLET Automotive	Creditor information NCCINC/EPIC CHEVROLET 2449 FULTON AVE SACRAMENTO, CA 95825
Hide Details			Feb 8, 2026	NOWCOM/WESTLAKE FINANC Automotive	Creditor information NOWCOM/WESTLAKE FINANC 4751 WILSHIRE BLVD LOS ANGELES, CA 90010
Hide Details			Jan 22, 2026	700 CREDIT/WEST MITSUB Automotive	Creditor information 700 CREDIT/WEST MITSUB 624 6TH ST ORLAND, CA 95963
Hide Details			Jan 22, 2026	NOWCOM/WESTLAKE FINANC Automotive	Creditor information NOWCOM/WESTLAKE FINANC 4751 WILSHIRE BLVD LOS ANGELES, CA 90010
Hide Details			Jan 22, 2026	UNITED AUTO CREDIT CO Finance	Creditor information UNITED AUTO CREDIT CO 1071 CAMELBACK ST STE 10 NEWPORT BEACH, CA 92660
Hide Details		Jan 7, 2026	GLOBAL LENDING SERVI Finance	Creditor information GLOBAL LENDING SERVI	

Hide Details			Jan 7, 2026	GLOBAL LENDING SERVICE Finance
				Creditor information GLOBAL LENDING SERVICE 3399 PEACHTREE RD NE STE ATLANTA, GA 30326
Hide Details			Jan 7, 2026	NOWCOM/GENERAL AUTO SA Automotive
				Creditor information NOWCOM/GENERAL AUTO SA 845 ARDEN WAY SACRAMENTO, CA 95815
Hide Details		Mar 18, 2025		HANLEES NAPA INC Automotive
				Creditor information HANLEES NAPA INC 495 SOSCOL AVENUE NAPA, CA 94559
Hide Details			Mar 18, 2025	NCCINC/HANLEES SUBARU Automotive
				Creditor information NCCINC/HANLEES SUBARU 495 SOSCOL AVE NAPA, CA 94559
Hide Details		Feb 26, 2025		HANLEES HILLTOP INC Automotive
				Creditor information HANLEES HILLTOP INC 3233 AUTO PLAZA RICHMOND, CA 94806
Hide Details			Feb 26, 2025	NCCINC/HANLEES HILLTOP Automotive
				Creditor information NCCINC/HANLEES HILLTOP 3233 AUTO PLZ RICHMOND, CA 94806
Hide Details		Feb 21, 2025		HANLEES HILLTOP INC Automotive
				Creditor information HANLEES HILLTOP INC 3233 AUTO PLAZA RICHMOND, CA 94806
Hide Details			Feb 21, 2025	NCCINC/HANLEES HILLTOP Automotive
				Creditor information

Hide Details		Jan 5, 2025	MARIN M ENTERPRISES Automotive
		Creditor information MARIN M ENTERPRISES 807 FRANCISCO BLVD E SAN RAFAEL, CA 949014703	
Hide Details		Jan 5, 2025	700 CREDIT/MARIN MAZDA Automotive
		Creditor information 700 CREDIT/MARIN MAZDA 807 FRANCISCO BLVD E SAN RAFAEL, CA 94901	
Hide Details		Jan 5, 2025	NOWCOM/WESTLAKE FINANC Automotive
		Creditor information NOWCOM/WESTLAKE FINANC 4751 WILSHIRE BLVD LOS ANGELES, CA 90010	

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	1
Hide Details		Feb 14, 2026	\$65.00 JEFFERSON CAPITAL SYST
		Account details	
		Account Number	417984XXXX
		Date Opened	Dec 12, 2025
		Last Activity	Dec 1, 2025
		Original Creditor	T-MOBILE
		Monthly Payment	\$0.00
		Term Source Type	Provided
		Current Rating	Collection/Charge-off
		Status	Closed
		Type	Individual
		High Balance	\$65.00
		Unpaid Balance	\$65.00
		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				
	Jul	Aug	Sep	Oct	Nov	Dec

- ✓

Paid on time
- 30

30 days past due
- 60

60 days past due
- 90

90 days past due
- 120

120 days past due
- 150

150 days past due
- BR

Bankruptcy
- RF

Repossession or foreclosure
- CC

Collection or charge off
- VS

Voluntary surrender
- N/A

No data available

Collection agency

JEFFERSON CAPITAL SYST
200 14TH AVE E
SARTELL, MN 56377
(866) 219-0725

Account ID:
7c4eeea41e9ecab1d46d82dd67d272ec

Public Records

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

Bureau

TransUnion

Total count

Not available



 **Clean slate!**
You have no public records



 **Clean slate!**
You have no public records

Creditors

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

Creditor name	Address	Phone number
CAPITAL ONE AUTO FINAN	PO BOX 259407, PLANO, TX 75025	(800) 946-0332
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 84131	(800) 955-7070
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 841311293	(800) 955-7070
CHIME/STRIDE BANK NA	101 CALIFORNIA ST STE 50, SAN FRANCISCO, CA 94111	(888) 244-6363
DATA MORTGAGE INC	2200 SW ORANGEWOOD AVE, ORANGE, CA 92868	(888) 892-4070
DEPT OF EDUCATION/NELN	121 S 13TH ST, LINCOLN, NE 68508	(888) 486-4722
ESSEX MORTGAGE COMPANY	2200 W. ORANGEWOODAVE #1, ORANGE, CA 92868	(844) 478-2622
JEFFERSON CAPITAL SYST	200 14TH AVE E, SARTELL, MN 56377	(866) 219-0725
MERRICK BANK CORP	PO BOX 9201, OLD BETHPAGE, NY 11804	By mail only
SYNCB/CARE CREDIT	PO BOX 71757, PHILADELPHIA, PA 19176	Unavailable
SYNCB/CARE CREDIT	PO BOX 71757, PHILADELPHIA, PA 191761757	(866) 396-8254
TOGETHER LOANS	220 N GREEN ST STE 5019, CHICAGO, IL 60607	(470) 435-6300
US DEPT OF ED/GLELSI	PO BOX 7860, MADISON, WI 53707	(800) 236-4300

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.](#)