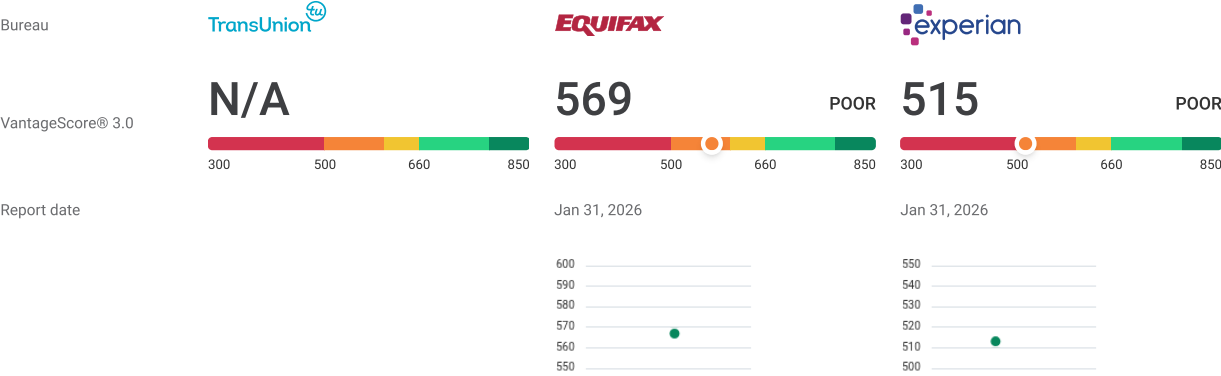


Credit report



Personal info

Reported names	Fabiola Hernandez Rivera Fabiola Hernandez	Fabiola A Hernandez
DOB	1991-08-15	1991-08-15
SSN	676-63-4053	676-63-4053
Employment info		
Addresses	Mar 24, 2025 1987 Corvallis Ave, Tallahassee, FL, 32304	Mar 26, 2025 1987 Corvallis Ave, Tallahassee, FL, 323046707
	Sep 1, 2024 1111 High Rd Apt F106, Tallahassee, FL, 32304	Jul 31, 2024 1111 High Rd Apt F106, Tallahassee, FL, 323041846
	Sep 1, 2023 5691 Western Sun Dr, Saint Cloud, FL, 34771	Aug 22, 2023 5691 Western Sun Dr, Saint Cloud, FL, 347717495
	Apr 1, 2023 2323 Mccoy Rd Apt 806, Orlando, FL, 32809	
	Dec 1, 2021 2121 Mccoy Rd Apt 120, Belle Isle, FL, 32809	

Account summary

Bureau	TransUnion	EQUIFAX	experian
Total accounts	0	5	3
Open accounts	0	2	1
Closed accounts	0	3	2
Delinquent	0	3	3
Derogatory	0	3	3
Collections	0	0	0
Balances	\$0	\$13,381	\$9,989
Payments	\$0	\$1,765	\$40
Public records	0	0	0
Inquiries (2 years)	0	1	1

Accounts

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

Credit cards

Total count	0	1	1
JPMCB CARD SERVICES		Jan 23, 2026	Jan 23, 2026
		\$1,004.00	\$1,004.00
		In good standing	In good standing
Overview		Overview	
You're currently using 100% of your account's limit.		You're currently using 100% of your account's limit.	
Balance: \$1,004.00	Credit limit: \$1,000.00	Balance: \$1,004.00	Credit limit: \$1,000.00
Account details		Account details	
Account Number 4266841870911813		Account Number 426684XXXXXX	
Account Status Open		Account Status Open	
Open Date Apr 4, 2023		Open Date Apr 4, 2023	
Last Activity Jan 1, 2026		Last Activity Feb 1, 2025	
Type Credit Card		Type Credit Card	
Responsibility Individual		Responsibility Individual	
Remarks Credit Card		Remarks Current Account/was 30 Days Past Due Date	
Times 30/60/90 Days Late 1/0/0		Times 30/60/90 Days Late 1/0/0	
Month's Reviewed 33		Month's Reviewed 34	
Term Source Type Provided		Term Source Type Provided	
High Balance \$1,147.00		High Balance \$1,147.00	
High Credit \$1,000.00		High Credit \$1,000.00	
Monthly Payment \$40.00		Monthly Payment \$40.00	
Current Payment Status As Agreed		Current Payment Status As Agreed	
Amount Past Due		Amount Past Due	
Payment history		Payment history	
You've made 97% of payments for this account on time.		You've made 97% of payments for this account on time.	
2025 Jan 30 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec		2026 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		2025 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		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		2023 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec	
30 30 days past due		30 30 days past due	
60 60 days past due		60 60 days past due	
90 90 days past due		90 90 days past due	
120 120 days past due		120 120 days past due	
150 150 days past due		150 150 days past due	
BR Bankruptcy		BR Bankruptcy	
RF Repossession or foreclosure		RF Repossession or foreclosure	
CC Collection or charge off		CC Collection or charge off	
VS Voluntary surrender		VS Voluntary surrender	
N/A No data available		N/A No data available	
Creditor information		Creditor information	
JPMCB CARD SERVICES		JPMCB CARD	
PO BOX 15369		PO BOX 15369	
WILMINGTON, DE 198505369		WILMINGTON, DE 19850	
(800) 945-2000		(800) 945-2000	
Account ID: 5d8c5538aca11b4a3a9a946af07ca2f1			

Other

Total count	0	4	2
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TECH PROP ADVISORS

L

Oct 1, 2025

\$3,392.00

In good standing

Overview

You have 100% left to pay on this loan.

Balance: \$3,392.00

Highest balance: \$3,392.00

Account details

Account Number	TPTH178UNITF106
Account Status	Open
Open Date	May 31, 2024
Last Activity	Oct 1, 2025
Type	Rental Agreement
Responsibility	Joint Contractual Liability
Remarks	Fixed Rate
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	16
Terms Count	0
Term Source Type	Provided
High Balance	\$3,392.00
High Credit	\$3,392.00
Monthly Payment	\$1,725.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

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

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

Creditor information

TECH PROP ADVISORS L  
1809 PEARL ST  
AUSTIN, TX 78701  
(281) 865-7736

Overview

You have 115% left to pay on this loan.

Balance: \$4,411.00Highest balance:

Account details

Account Number	7788402062593489
Account Status	Charge Off
Open Date	Jul 3, 2023
Last Activity	Dec 26, 2025
Type	Medical Debt
Responsibility	Individual
Remarks	Medical
Times 30/60/90 Days Late	1/1/3
Month's Reviewed	30
Terms Count	0
Term Source Type	
High Balance	
High Credit	\$3,850.00
Monthly Payment	\$0.00
Current Payment Status	Collection/Charge-off
Amount Past Due	\$4,411.00

Payment history

You've made 83% of 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
	✓	✓	✓	✓	✓	✓

- ✓ 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

COMENITYCAPITAL/ALCO

Account ID:  
52011b3f92bfbdd29fe87c96fd67642c4

Overview

You have 115% left to pay on this loan.

Balance: \$4,411.00Highest balance:

Account details

Account Number	778840XXXXXX
Account Status	Charge Off
Open Date	Jul 3, 2023
Last Activity	Jun 1, 2024
Type	Charge Account
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	31
Terms Count	0
Term Source Type	
High Balance	
High Credit	\$3,850.00
Monthly Payment	\$0.00
Current Payment Status	Collection/Charge-off
Amount Past Due	

Payment history

You've made 84% of 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
	✓	✓	✓	✓	✓	✓

- ✓ 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

COMENITYCAP/ALPHCOS  
PO BOX 182120  
COLUMBUS, OH 43218  
(855) 497-8176

Account ID:  
e31b3e21d94d6af13ff83367dcd4dd34



Aug 31, 2025

\$4,574.00  
Closed

Overview

You have 0% left to pay on this loan.

Balance:  
\$4,574.00

Highest balance:

Account details

Account Number	5136888
Account Status	Charge Off
Open Date	Jan 4, 2022
Last Activity	Jun 30, 2025
Type	Unsecured
Responsibility	Individual
Remarks	Charged Off Account
Times 30/60/90 Days Late	1/0/0
Month's Reviewed	42
Terms Count	51
Term Source Type	Provided
High Balance	
High Credit	
Monthly Payment	\$0.00
Current Payment Status	Collection/Charge-off
Amount Past Due	\$4,574.00

Payment history

You've made 98% of 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
	N/A					
2024	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
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	30	N/A	N/A	N/A
2022	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

OPORTUN, INC  
2 CIRCLE STAR WAY  
SAN CARLOS, CA 940706200  
(650) 381-4025

Account ID:  
b647ddd06f39d6af1fdb83a64d8a5408

Dec 31, 2025

\$4,574.00  
Closed

Overview

You have 76% left to pay on this loan.

Balance:  
\$4,574.00

Highest balance:  
\$6,046.00

Account details

Account Number	5136888X
Account Status	Charge Off
Open Date	Jan 4, 2022
Last Activity	Sep 1, 2024
Type	Unsecured
Responsibility	Individual
Remarks	Unpaid Balance Reported As A Loss By Credit Grantor
Times 30/60/90 Days Late	3/3/2
Month's Reviewed	48
Terms Count	51
Term Source Type	Provided
High Balance	\$6,046.00
High Credit	\$6,046.00
Monthly Payment	\$0.00
Current Payment Status	Collection/Charge-off
Amount Past Due	

Payment history

You've made 83% of 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	✓	✓	30
	Jul	Aug	Sep	Oct	Nov	Dec
	60	90	CC	CC	CC	CC
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	30	60	90	✓
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

OPORTUN/PROGRESO FINAN  
PO BOX 560910  
THE COLONY, TX 75056  
(866) 488-6090

Account ID:  
308a04feb50e9bdb8c2eeb2a89faeb3d



Apr 30, 2025  
\$0.00  
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00  
Highest balance: \$1,494.00

Account details

Account Number	14868687
Account Status	Closed
Open Date	May 22, 2024
Last Activity	Apr 1, 2025
Type	Rental Agreement
Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	11
Terms Count	0
Term Source Type	
High Balance	\$1,494.00
High Credit	\$1,494.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

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

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

Creditor information

RD/RESPROP MANAGEMENT  
595 S 80 E STE 220  
LOGAN, UT 843216838  
(813) 444-1500

Account ID:  
286974eb0cb9fb75ac7e81c8f4dd00c8

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



1

1

Hide Details	Aug 17, 2025	CAPITAL ONE Banking
Creditor information		
CAPITAL ONE 15000 CAPITAL ONE DR RICHMOND, VA 232381119		
Hide Details	Aug 17, 2025	CAPITAL ONE Banking
Creditor information		
CAPITAL ONE 15000 CAPITAL ONE DR RICHMOND, VA 23238		



## Collections

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

Bureau	TransUnion	EQUIFAX	experian
Total count	Not available	 <b>Clean slate!</b> You have no collections	 <b>Clean slate!</b> You have no collections

## Public Records

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

Bureau	TransUnion	EQUIFAX	experian
Total count	Not available	 <b>Clean slate!</b> You have no public records	 <b>Clean slate!</b> 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
COMENITYCAPITAL/ALCO	PO BOX 182120, COLUMBUS, OH 43218	(855) 497-8176
JPMCB CARD SERVICES	PO BOX 15369, WILMINGTON, DE 19850	(800) 945-2000
OPORTUN/PROGRESO FINAN	PO BOX 560910, THE COLONY, TX 75056	(866) 488-6090
RD/RESPROP MANAGEMEN	595 S 80 E STE 220, LOGAN, UT 843216838	(813) 444-1500
TECH PROP ADVISORS L	1809 PEARL ST, AUSTIN, TX 78701	(281) 865-7736

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.](#)