



Credit Report Prepared For:

MIHRAN M UZUNYAN

Experian Report As Of: Dec 8, 2019

Personal & Confidential

Account Summary

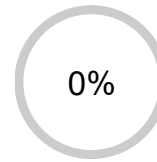
My Accounts Summary

Open Credit Cards	0
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	1
Total Open Accounts	1
Accounts Ever Late	16
Collections Accounts	6
Average Account Age	9 yrs 11 mos
Oldest Account	22 yrs 3 mos

My Hard Credit Inquiries

0

My Overall Credit Usage



Credit Debt
\$0
Total Credit
\$0

My Debt Summary

Credit and Retail Card Debt	\$0
Real Estate Debt	\$0
Installment Loans Debt	\$12,285
Collections Debt	\$110,177
Total Debt	\$122,462

My Public Records

0

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Account Summary

My Personal Information

Name

MIHRAN M UZUNYAN

Also Known As

UZUNYAN MIHRAN MIKE

Birth Year

1978

Addresses

10366 LORNE ST
SUN VALLEY, CA 91352-4144

3921 FLEDGLING DR
NORTH LAS VEGAS, NV 89084-2486

1812 W BURBANK BLVD ## 550
BURBANK, CA 91506-1315

Employer(s)

M & A TRADING 00000-0000

AIRWAY TRANSPORTATIO

Personal Statement(s)

26& 10-06-19 2499946 ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 10-06-19.

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

Open Accounts



MERCEDES BENZ FINANCIA
101771XXXXXX

Open

ACCOUNT DETAILS

Account Name	MERCEDES BENZ FINANCIA
Account #	101771XXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jun 2015
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2019
Balance	\$12,285
Balance Updated	Nov 30, 2019
Original Balance	\$44,526
Monthly Payment	\$657
Past Due Amount	-
Highest Balance	-
Terms	72 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

36455 CORPORATE DR
FARMINGTON HILLS, MI 48331
BYMAILONLY

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☒ OK

☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Closed Accounts

AMEX/DSNB
377481XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	AMEX/DSNB
Account #	377481XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	May 2003
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Feb 2018
Balance	-
Balance Updated	Feb 24, 2018
Credit Limit	\$7,500
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$3,600
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

CREDIT USAGE



Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

9111 DUKE BLVD
MASON, OH 45040
(800) 243-6552

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2012				2011							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

☒ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

BANK OF AMERICA, N.A.
650100XXXXXXX

Closed

ACCOUNT DETAILS

Account Name	BANK OF AMERICA, N.A.
Account #	650100XXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Mar 2013
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Jun 2015
Balance	-
Balance Updated	Jun 30, 2015
Original Balance	\$45,865
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	72 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

4909 SAVARESE CIR
TAMPA, FL 33634
(800) 669-6607

PAYMENT HISTORY

2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ OK

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

?

BK OF AMER
899461XX

Closed

ACCOUNT DETAILS

Account Name	BK OF AMER
Account #	899461XX
Original Creditor	-
Company Sold	-
Account Type	REAL ESTATE
Date Opened	Feb 2005
Account Status!	Closed
Payment Status	Account transferred to another office
Status Updated	Apr 2018
Balance	-
Balance Updated	Apr 30, 2018
Original Balance	\$508,250
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	360 Months
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender or claim purchased

CONTACT INFORMATION

4909 SAVARESE CIR
TAMPA, FL 33634
(800) 669-6607

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
120	120	120									
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				30	60	90	120				
2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
2012				2011							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				

OK OK

120 120+ Days Late

30 30 Days Late

60 60 Days Late

90 90 Days Late

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

BLOOM/DSNB
210018XXXXXX

Closed

ACCOUNT DETAILS

Account Name	BLOOM/DSNB
Account #	210018XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	May 2003
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Feb 2018
Balance	-
Balance Updated	Feb 17, 2018
Credit Limit	\$100
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$482
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

CREDIT USAGE



Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

9111 DUKE BLVD
MASON, OH 45040
(800) 243-6552

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2012				2011							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

☐ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



CARRINGTON MORTGAGE SE
700020XXXX

Closed

ACCOUNT DETAILS

Account Name	CARRINGTON MORTGAGE SE
Account #	700020XXXX
Original Creditor	-
Company Sold	-
Account Type	REAL ESTATE
Date Opened	Feb 2005
Account Status!	Closed
Payment Status	Credit grantor reclaimed collateral to settle defaulted mortgage
Status Updated	Feb 2019
Balance	-
Balance Updated	Feb 28, 2019
Original Balance	\$508,250
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	360 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

1600 S DOUGLASS RD STE 2
ANAHEIM, CA 92806
(800) 561-4567

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
120	FP						
May	Jun	Jul	Aug	May	Jun	Jul	Aug
							120
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				120	120	120	120

☐ 120 120+ Days Late ☐ Failed to Pay

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

CHRYSLER CAPITAL
300001XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	CHRYSLER CAPITAL
Account #	300001XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Oct 2016
Account Status!	Closed
Payment Status	Paid, was past due 30 days
Status Updated	Oct 2019
Balance	-
Balance Updated	Oct 31, 2019
Original Balance	\$1,933
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	36 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX 961275
FORT WORTH, TX 76161
(800) 423-7712

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30											
2016											
Jan	Feb	Mar	Apr								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
May	Jun	Jul	Aug								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Sep	Oct	Nov	Dec								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
OK OK				30 30 Days Late							

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

COMENITYCB/TOYOTA VISA
483468XXXXXX

Closed

ACCOUNT DETAILS

Account Name	COMENITYCB/TOYOTA VISA
Account #	483468XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jan 2010
Account Status!	Closed
Payment Status	Current
Status Updated	Jun 2018
Balance	-
Balance Updated	Jun 2, 2018
Credit Limit	\$12,300
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$13,815
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender or claim purchased

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 182120
COLUMBUS, OH 43218

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2015				2014				2013			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2012				2011							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

☐ OK

☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



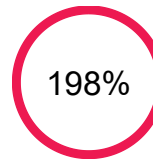
DISCOVER FIN SVCS LLC
601149XXXXXX

Closed

ACCOUNT DETAILS

Account Name	DISCOVER FIN SVCS LLC
Account #	601149XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Apr 2017
Account Status!	Closed
Payment Status	Charge-off
Status Updated	May 2018
Balance	\$69,247
Balance Updated	Nov 22, 2019
Credit Limit	\$35,000
Monthly Payment	-
Past Due Amount	\$69,247
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 15316
WILMINGTON, DE 19850
(800) 347-2683

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
FP	FP	FP	FP	90	120	120	120				
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
FP	FP	FP	FP	FP	FP	FP	FP				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
FP	FP	FP		FP	FP	FP	FP			30	60

☐ OK ☐ 120+ Days Late
☐ 30 Days Late ☐ Failed to Pay
☐ 60 Days Late ☐ 90 Days Late

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



ELAN FINANCIAL SERVICE
408181XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	ELAN FINANCIAL SERVICE
Account #	408181XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 2015
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Feb 2018
Balance	\$18,429
Balance Updated	Oct 31, 2019
Credit Limit	\$17,000
Monthly Payment	-
Past Due Amount	\$18,429
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 790084
SAINT LOUIS, MO 63179
BYMAILONLY

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
FP	FP	FP	FP	90	FP	FP	FP				
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
FP	FP	FP	FP	FP	FP	FP	FP				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
FP	FP			FP	FP	FP	FP			30	60
2016				2015							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
OK OK				30 30 Days Late							
FP Failed to Pay				60 60 Days Late							
90 90 Days Late											

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



GOODYEAR TIRE/CBNA
603551XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	GOODYEAR TIRE/CBNA
Account #	603551XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Nov 2004
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Apr 2018
Balance	-
Balance Updated	Apr 13, 2019
Credit Limit	\$2,500
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

CREDIT USAGE



Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 6497
SIOUX FALLS, SD 57117
BYMAILONLY

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
FP	FP	FP	FP	120	120	120	FP				
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
				FP	FP	FP	FP				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				FP	FP	FP	FP		30	60	90
2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
2013				2012							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				

OK	OK	120	120+ Days Late
30	30 Days Late	FP	Failed to Pay
60	60 Days Late	90	90 Days Late

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



JPMCB CARD
405037XXXXXX

Closed

ACCOUNT DETAILS

Account Name	JPMCB CARD
Account #	405037XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Dec 2004
Account Status!	Closed
Payment Status	Charge-off
Status Updated	May 2018
Balance	\$19,532
Balance Updated	Aug 23, 2018
Credit Limit	\$9,500
Monthly Payment	-
Past Due Amount	\$19,532
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

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

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
90	120	120	120								
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
FP	FP	FP	FP								
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
						30	60				
2015											
Jan	Feb	Mar	Apr								
May	Jun	Jul	Aug								
Sep	Oct	Nov	Dec								
OK OK				120 120+ Days Late							
30 30 Days Late				FP Failed to Pay							
60 60 Days Late				90 90 Days Late							

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



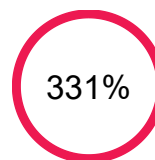
JPMCB CARD
424631XXXXXX

Closed

ACCOUNT DETAILS

Account Name	JPMCB CARD
Account #	424631XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 2014
Account Status!	Closed
Payment Status	Charge-off
Status Updated	May 2018
Balance	\$33,054
Balance Updated	Aug 6, 2018
Credit Limit	\$10,000
Monthly Payment	-
Past Due Amount	\$33,054
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

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

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
90	120	120	120								
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
FP	FP	FP	FP								
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
						30	60				
2015											
Jan	Feb	Mar	Apr								
May	Jun	Jul	Aug								
Sep	Oct	Nov	Dec								



JPMCB CARD
424631XXXXXX

Closed

ACCOUNT DETAILS

Account Name	JPMCB CARD
Account #	424631XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jan 2017
Account Status!	Closed
Payment Status	Charge-off
Status Updated	May 2018
Balance	\$99,711
Balance Updated	Aug 6, 2018
Credit Limit	\$45,000
Monthly Payment	-
Past Due Amount	\$99,711
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

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

PAYMENT HISTORY

2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
90	120	120	120				
May	Jun	Jul	Aug	May	Jun	Jul	Aug
FP	FP	FP	FP				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
						30	60
OK OK				120 120+ Days Late			
30 30 Days Late				FP Failed to Pay			
60 60 Days Late				90 90 Days Late			

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



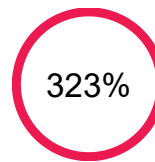
JPMCB CARD
414720XXXXXX

Closed

ACCOUNT DETAILS

Account Name	JPMCB CARD
Account #	414720XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Dec 2016
Account Status!	Closed
Payment Status	Charge-off
Status Updated	May 2018
Balance	\$103,203
Balance Updated	Aug 5, 2018
Credit Limit	\$32,000
Monthly Payment	-
Past Due Amount	\$103,203
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

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

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
90	120	120	120								
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
FP	FP	FP	FP								
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
						30	60				

☐ OK OK ☐ 120 120+ Days Late
☐ 30 30 Days Late ☐ FP Failed to Pay
☐ 60 60 Days Late ☐ 90 90 Days Late

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

SYNCB/JCP
600889XXXXXX

Closed

ACCOUNT DETAILS

Account Name	SYNCB/JCP
Account #	600889XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Sep 1997
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Mar 2012
Balance	-
Balance Updated	Mar 13, 2012
Credit Limit	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$98
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 965007
ORLANDO, FL 32896
(800) 542-0800

PAYMENT HISTORY

2012				2011				2010			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2009				2008				2007			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2006				2005							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

OK

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

SYNCB/LOWES
798192XXXXXX

Closed

ACCOUNT DETAILS

Account Name	SYNCB/LOWES
Account #	798192XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 2017
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Oct 2017
Balance	-
Balance Updated	Oct 12, 2017
Credit Limit	\$5,037
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Credit line closed-grantor request-reported by subscriber

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 965005
ORLANDO, FL 32896
(800) 444-1408

PAYMENT HISTORY

2017

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ OK OK

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

TOYOTA MOTOR CREDIT CO
704002XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	TOYOTA MOTOR CREDIT CO
Account #	704002XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Jan 2010
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	May 2011
Balance	-
Balance Updated	May 31, 2011
Original Balance	\$28,059
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	60 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX 9786
CEDAR RAPIDS, IA 52409

PAYMENT HISTORY

2011				2010				2009			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ OK

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score



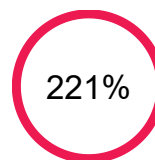
WF CRD SVC
446539XXXX

Closed

ACCOUNT DETAILS

Account Name	WF CRD SVC
Account #	446539XXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	May 2001
Account Status!	Closed
Payment Status	Charge-off
Status Updated	May 2018
Balance	\$32,321
Balance Updated	Nov 15, 2019
Credit Limit	\$14,600
Monthly Payment	-
Past Due Amount	\$32,321
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 14517
DES MOINES, IA 50306
(800) 642-4720

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
FP	FP	FP	FP	90	120	120	120				
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
FP	FP	FP	FP	FP	FP	FP	FP				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
FP	FP	FP		FP	FP	FP	FP			30	60
2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
2013				2012							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				

OK	OK	120	120+ Days Late
30	30 Days Late	FP	Failed to Pay
60	60 Days Late	90	90 Days Late

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Collections



CAVALRY PORTFOLIO SERV
209831XX

Closed

ACCOUNT DETAILS

Account Name	CAVALRY PORTFOLIO SERV
Account #	209831XX
Original Creditor	COMENITY CAPITAL BANK
Company Sold	-
Account Type	COLLECTION
Date Opened	May 2018
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Jun 2018
Balance	\$13,815
Balance Updated	Nov 1, 2019
Original Balance	\$13,815
Monthly Payment	-
Past Due Amount	\$13,815
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX 27288
TEMPE, AZ 85285
(800) 501-0909

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
FP	FP	FP	FP				
May	Jun	Jul	Aug	May	Jun	Jul	Aug
FP	FP	FP	FP		FP	FP	FP
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
FP	FP	FP		FP	FP	FP	FP

FP Failed to Pay

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score



LVNV FUNDING LLC
515676XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	LVNV FUNDING LLC
Account #	515676XXXXXXXXXX
Original Creditor	CAPITAL ONE N.A.
Company Sold	-
Account Type	COLLECTION
Date Opened	May 2018
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Aug 2018
Balance	\$33,635
Balance Updated	Nov 5, 2019
Original Balance	\$33,635
Monthly Payment	-
Past Due Amount	\$33,635
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

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

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Failed to Pay

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score



PORTFOLIO RECOV ASSOC
549113XXXXXX

Closed

ACCOUNT DETAILS

Account Name	PORTFOLIO RECOV ASSOC
Account #	549113XXXXXX
Original Creditor	CITIBANK N.A.
Company Sold	-
Account Type	COLLECTION
Date Opened	May 2018
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Aug 2018
Balance	\$26,137
Balance Updated	Nov 27, 2019
Original Balance	\$26,137
Monthly Payment	-
Past Due Amount	\$26,137
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

150 CORPORATE BLVD
NORFOLK, VA 23502
(757) 519-9300

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> FP
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/>	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP

☐ Failed to Pay

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score



PORTFOLIO RECOV ASSOC
529107XXXXXX

Closed

ACCOUNT DETAILS

Account Name	PORTFOLIO RECOV ASSOC
Account #	529107XXXXXX
Original Creditor	CAPITAL ONE BANK USA N.A.
Company Sold	-
Account Type	COLLECTION
Date Opened	Jun 2018
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Sep 2018
Balance	\$6,428
Balance Updated	Nov 27, 2019
Original Balance	\$6,428
Monthly Payment	-
Past Due Amount	\$6,428
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

150 CORPORATE BLVD
NORFOLK, VA 23502
(757) 519-9300

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/>	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP

☐ Failed to Pay

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PORTFOLIO RECOV ASSOC
546616XXXXXX

Closed

ACCOUNT DETAILS

Account Name	PORTFOLIO RECOV ASSOC
Account #	546616XXXXXX
Original Creditor	CITIBANK N.A.
Company Sold	-
Account Type	COLLECTION
Date Opened	Jun 2018
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Sep 2018
Balance	\$14,978
Balance Updated	Nov 27, 2019
Original Balance	\$14,978
Monthly Payment	-
Past Due Amount	\$14,978
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

150 CORPORATE BLVD
NORFOLK, VA 23502
(757) 519-9300

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/>	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP

☐ Failed to Pay

Summary

Accounts

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Public Records

Credit Score



PORTFOLIO RECOV ASSOC
514735XXXXXX

Closed

ACCOUNT DETAILS

Account Name	PORTFOLIO RECOV ASSOC
Account #	514735XXXXXX
Original Creditor	BARCLAYS BANK DELAWARE
Company Sold	-
Account Type	COLLECTION
Date Opened	Apr 2019
Account Status!	Closed
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Aug 2019
Balance	\$15,184
Balance Updated	Nov 27, 2019
Original Balance	\$15,184
Monthly Payment	-
Past Due Amount	\$15,184
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	Subscriber reports dispute resolved - consumer disagrees Completed investigation of FCRA dispute - consumer disagrees

CONTACT INFORMATION

150 CORPORATE BLVD
NORFOLK, VA 23502
(757) 519-9300

PAYMENT HISTORY

2019

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> FP
Sep	Oct	Nov	Dec
<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/> FP	<input type="checkbox"/>

☐ Failed to Pay

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Inquiries

No inquiries

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Public Records

No public records

Summary

Accounts

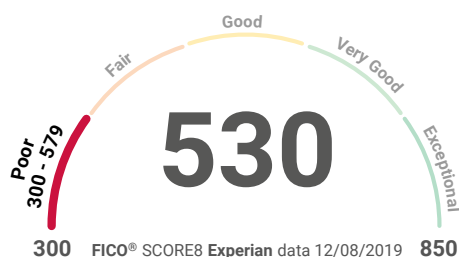
Collections

Inquiries

Public Records

Credit Score

Credit Score



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Scores ▶

Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?

⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator

10 accounts

The presence of a serious delinquency or derogatory indicator ⓘ and a derogatory public record ⓘ or collection ⓘ is a powerful predictor of future payment risk.

Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer.

As these items age, they will have less impact on the FICO® Score.

Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

Virtually no FICO High Achievers ⓘ have a 60 days late payment or worse listed on their credit report.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

Ratio of your revolving balances to your credit limits

142%

The FICO® Score evaluates balances in relation to available credit on revolving accounts ⓘ. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios.

Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

For FICO High Achievers ⓘ, the average ratio of the revolving account balances to credit limits is less than 7%.

⊖ Few Accounts Paid On Time

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Number of your accounts currently being paid as agreed

1 account

The FICO® Score considers the number of accounts showing on time payments. In your case this number is too low either because you have very few accounts or you've missed payments recently on some of your accounts or have accounts with derogatory indicators ⓘ reported.

Credit Score

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

Number of your accounts with a missed payment or derogatory indicator

11 accounts

The presence of missed and late payments or derogatory indicators ② on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported.

As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

About 98% of FICO High Achievers ② have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

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FICO® Score 2



FICO® SCORE 2

This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

[Learn More about FICO® Scores ▶](#)

Your FICO® Score

This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator ② and a derogatory public record ② or collection ② is a powerful predictor of future payment risk.

Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer.

As these items age, they will have less impact on the FICO® Score.

Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts ②. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios.

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators ② on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported.

As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

⊖ Recent Collection And/Or PR

You have a recent public record and/or collection on your credit report.

The recency of a derogatory public record ② (such as a bankruptcy or tax lien) or collection ② is a powerful predictor of future payment risk.

Note, satisfying the public record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported.

As these items age, they have less impact on a FICO® Score.

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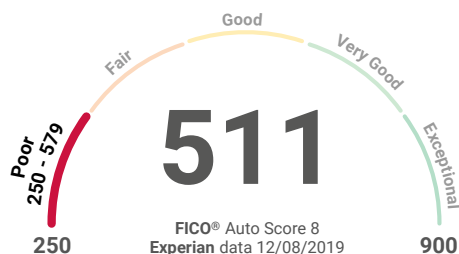
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remain longer.

FICO® Auto Score 8



FICO® AUTO SCORE 8

This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

Your FICO® Score

This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator ② and a derogatory public record ② or collection ② is a powerful predictor of future payment risk.

Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer.

As these items age, they will have less impact on the FICO® Score.

Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

⊖ Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

The presence of missed or late payments or derogatory indicators ② on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk.

Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts ②. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios.

Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators ② on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported.

As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

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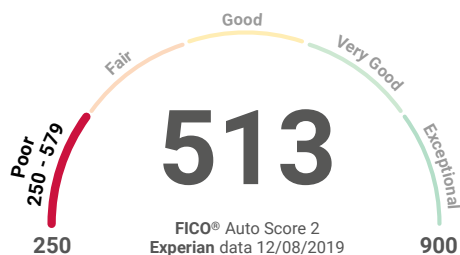
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FICO® Auto Score 2



FICO® AUTO SCORE 2

This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

Your FICO® Score

This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator ② and a derogatory public record ② or collection ② is a powerful predictor of future payment risk.

Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer.

As these items age, they will have less impact on the FICO® Score.

Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts ②. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios.

Note, consolidating or moving debt from one account to another

⊖ Missed Payments

You have missed payments or derogatory indicators on your credit accounts.

Missed payments and derogatory indicators ②, including the number of, how late they were and how recently they occurred, are an important part of a credit report considered by a FICO® Score. People who are current on their payments, have no derogatory indicators and who consistently make payments on time are generally considered less risky by most lenders.

As missed payments and accounts with derogatory indicators age, they have less impact on a FICO® Score.

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators ② on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported.

As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

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FICO® Bankcard Score 8



FICO® BANKCARD SCORE 8

This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

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Your FICO® Score

This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator ② and a derogatory public record ② or collection ② is a powerful predictor of future payment risk.

Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer.

As these items age, they will have less impact on the FICO® Score.

Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts ②. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios.

Note, consolidating or moving debt from one account to another

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators ② on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported.

As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

⊖ Few Accounts Paid On Time

You have few accounts that are in good standing.

The FICO® Score considers the number of accounts showing on time payments. In your case this number is too low either because you have very few accounts or you've missed payments recently on some of your accounts or have accounts with derogatory indicators ② reported.

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FICO® Score 3



FICO® SCORE 3

This is a previous FICO® Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

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Your FICO® Score

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What's harming your score?

⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator ② and a derogatory public record ② or collection ② is a powerful predictor of future payment risk.

Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer.

As these items age, they will have less impact on the FICO® Score.

Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts ②. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios.

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators ② on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported.

As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

⊖ Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

The presence of missed or late payments or derogatory indicators ② on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk.

Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments.

As missed payments age, they have less impact on a FICO® Score.

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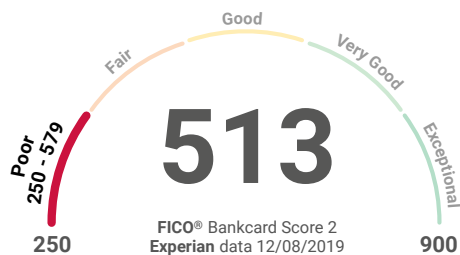
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FICO® Bankcard Score 2



FICO® BANKCARD SCORE 2

This is a previous FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

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Your FICO® Score

This is a previous FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

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What's harming your score?

⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

The presence of a serious delinquency or derogatory indicator ② and a derogatory public record ② or collection ② is a powerful predictor of future payment risk.

Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer.

As these items age, they will have less impact on the FICO® Score.

Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts ②. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios.

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators ② on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported.

As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

⊖ Recent Collection And/Or PR

You have a recent public record and/or collection on your credit report.

The recency of a derogatory public record ② (such as a bankruptcy or tax lien) or collection ② is a powerful predictor of future payment risk.

Note, satisfying the public record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported.

As these items age, they have less impact on a FICO® Score.

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remain longer.

Disclaimer

Disclaimer

About your FICO® Score 8 or other FICO Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.