



PRIVACY & SECURITY PROTECTED

We are committed to protecting your information.



Dashboard > **Credit Report**

CREDIT REPORT

Credit reports are key to helping you confidently protect and manage your identity. You can rest assured - reviewing your report does not negatively impact your standing or score.

Financial institutions, employers and insurers use credit reports to gain insight into your financial profile. Because they provide a record of your present and past credit use, credit reports may determine whether or not you will be offered credit, and on what terms. Inaccurate or fraudulent account information on credit reports can result in denial of credit, higher loan and insurance rates and even rejection for employment. The Federal Trade Commission (FTC) has prepared A Summary of Your Rights Under the Fair Credit Reporting Act, you may also find additional information on their website www.FTC.gov/credit.

Understanding your credit score and the factors that impact it will prepare you to make the best possible decisions for your financial future. Want help reading your report? We've prepared a quick educational guide for you: [How to Read, Use and Act on Your Credit Report](#). If you find inaccurate information on your report, you may contact one of our Credit Specialists to help dispute this information directly with the credit reporting agencies.

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PURCHASE REPORT



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Three Bureau Credit Report

Reference # M25825744

Report Date: 02/23/2021

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Personal Information



Below is your personal information as it appears in your credit file. This information includes your legal name, current and previous addresses, employment information and other details.

	TransUnion	Experian	Equifax
Credit Report Date:	02/23/2021	02/23/2021	02/23/2021
Name:	BARMON J LANGBATA	BARMON LANGBATA MARBINA LANGBATA BARMON M LANGBATA CARMEN N LANGBATA	BARMON J LANGBATA
Also Known As:	BARMENS LAMBADA LANGBATA,VARMON,J PARMON LANGBATA	-	-
Former:	-	-	-
Date of Birth:	5/17/1959	1959	5/17/1959
Current Address(es):	4520 2032 E BASELINE RD PHOENIX, AZ 85042	4520 E BASELINE RD APT 2032 PHOENIX, AZ 85042-7432 11/2019	4520 E BASELINE RD APT 2032 PHOENIX, AZ 85042
Previous Address(es):	245 E BALBOA DR TEMPE, AZ 85282 2430 204 S MILL AV TEMPE, AZ 85282	245 E BALBOA DR TEMPE, AZ 85282-3510 01/2016 6045 S 14TH PL PHOENIX, AZ 85042-4412 02/2016	245 E BALBOA DR TEMPE, AZ 85282 1635 N SCOTTSDALE RD TEMPE, AZ 85281
Employers:	AMERICAN AIRLINES SKY HARBOR INTERNATIONAL	AMERICAN AIRLINES SKY HARBOR INTERNATIONALA	AMERICAN AIRLINES US AIRWAYS BRANDON MFG CORP

Credit Score

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i Your Credit Score is a representation of your overall credit health. Most lenders utilize some form of credit scoring to help determine your credit worthiness.

	TransUnion	Experian	Equifax
Credit Score:	560	583	569
Lender Rank:	Unfavorable	Unfavorable	Unfavorable
Score Scale:	300-850	300-850	300-850

Risk Factors

TransUnion:	<p>The date that you opened your oldest account is too recent [+]</p> <p>You have too many collection agency accounts that are unpaid [+]</p> <p>Lack of sufficient relevant real estate account information [+]</p> <p>The total of your delinquent or derogatory account balances is too high [+]</p>
Experian:	<p>The date that you opened your oldest account is too recent</p> <p>You have too many collection agency accounts that are unpaid</p> <p>You have too many delinquent or derogatory accounts</p> <p>Lack of sufficient relevant real estate account information</p>
Equifax:	<p>The date that you opened your oldest account is too recent</p> <p>You have too many delinquent or derogatory accounts</p> <p>Lack of sufficient relevant real estate account information</p> <p>You have too many collection agency accounts that are unpaid</p>

The score(s) on your IdentityIQ credit report (using the VantageScore® 3.0 model) are provided as a tool to help you understand how lenders may view the data contained in your credit reports and evaluate your credit risk. We provide these scores solely for educational purposes. IdentityIQ does not offer credit; delivery of these scores does not qualify you for any loan. The scoring model your lender uses may be different than the VantageScore® 3.0. As a result, the score and score factors we have delivered may show differences

when compared to the score and score factors produced by your lender's scoring model. Please also understand that lenders use multiple sources of information when underwriting a loan and making lending decisions. Credit scores are just one factor that may be used and each lender will have different criteria they consider.

IdentityIQ provides informational materials along with your credit report(s) and score(s) these materials are educational in nature and intended to broaden your understanding of how credit scoring works. They should not be construed as advice in handling your financial problems or making financial decisions. If you are having trouble keeping up with your bill payments or experiencing other financial difficulties, please contact a non-profit credit counseling service for assistance. These materials are for educational purposes only.

Summary

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i Below is an overview of your present and past credit status including open and closed accounts and balance information.

	TransUnion	Experian	Equifax
Total Accounts:	13	16	10
Open Accounts:	9	5	5
Closed Accounts:	4	11	5
Delinquent:	1	0	0
Derogatory:	7	8	5
Collection:	4	4	1
Balances:	\$43,331.00	\$43,997.00	\$41,726.00
Payments:	\$1,288.00	\$1,444.00	\$1,288.00
Public Records:	0	0	0
Inquiries(2 years):	6	8	7

Account History

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i Information on accounts you have opened in the past is displayed below.

CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	51780589****		
Account Type:	Revolving		
Account Type - Detail:	Credit Card		
Bureau Code:	Terminated		
Account Status:	Open		
Monthly Payment:	\$0.00		
Date Opened:	02/15/2017		
Balance:	\$0.00		
No. of Months (terms):	0		
High Credit:	\$706.00		
Credit Limit:	\$600.00		

Past Due: \$0.00
 Payment Status: Current
 Last Reported: 01/23/2021
 Comments: Dispute resolved; reported by grantor
 Date Last Active: 01/23/2021
 Date of Last Payment: 01/14/2021

Two-Year payment history

Legend

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19	19	19
TransUnion	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Experian																								
Equifax																								

CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	51780598****	51780598****	51780598****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	Credit Card
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$25.00	\$25.00	\$25.00
Date Opened:	04/14/2018	04/01/2018	04/01/2018
Balance:	\$241.00	\$241.00	\$241.00
No. of Months (terms):	0	0	0
High Credit:	\$503.00	\$503.00	\$0.00
Credit Limit:	\$500.00	\$500.00	\$500.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	02/09/2021	02/09/2021	02/01/2021
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	02/09/2021	02/01/2021	02/01/2021
Date of Last Payment:	02/06/2021	02/06/2021	02/01/2021

Two-Year payment history

Legend

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CASH TIME TITLE LOANS

	TransUnion	Experian	Equifax
Account #:		108264****	
Account Type:		Installment	
Account Type - Detail:		Secured loan	
Bureau Code:		Individual	

Account Status: Open
 Monthly Payment: \$156.00
 Date Opened: 11/01/2020
 Balance: \$436.00
 No. of Months (terms): 6
 High Credit: \$600.00
 Credit Limit: \$0.00
 Past Due: \$0.00
 Payment Status: Current
 Last Reported: 01/31/2021
 Comments: -
 Date Last Active: 01/01/2021
 Date of Last Payment: 01/29/2021

Two-Year payment history

Legend

Month	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19	19
TransUnion																								
Experian	OK	OK	OK																					
Equifax																								

MECHANIC/CRB

	TransUnion	Experian	Equifax
Account #:	5010015307806****	5010015307806****	5010015307806****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$482.00	\$482.00	\$482.00
Date Opened:	06/15/2019	06/01/2019	06/01/2019
Balance:	\$18,367.00	\$18,367.00	\$18,367.00
No. of Months (terms):	71	71	0
High Credit:	\$18,908.00	\$18,908.00	\$18,908.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	01/31/2021	01/31/2021	01/01/2021
Comments:	-	-	Auto
Date Last Active:	01/31/2021	01/01/2021	01/01/2021
Date of Last Payment:	01/14/2021	01/14/2021	01/01/2021

Two-Year payment history

Legend

Month	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19	19
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				

EXETER FIN

TransUnion

Experian

Equifax

Account #:	6806817476898****	6806817476898****	6806817476898****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Joint	Joint	Joint
Account Status:	Open	Open	Open
Monthly Payment:	\$386.00	\$386.00	\$386.00
Date Opened:	04/08/2017	04/01/2017	04/01/2017
Balance:	\$9,871.00	\$9,871.00	\$9,871.00
No. of Months (terms):	74	74	0
High Credit:	\$13,870.00	\$13,870.00	\$13,870.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	01/31/2021	01/31/2021	01/01/2021
Comments:	-	-	Auto Fixed rate
Date Last Active:	01/31/2021	01/01/2019	01/01/2021
Date of Last Payment:	01/29/2021	01/29/2021	01/01/2021

Two-Year payment history



Month	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19	19
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

GM FINANCIAL

	TransUnion	Experian	Equifax
Account #:	46447****	46447****	46447****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Joint	Joint	Joint
Account Status:	Open	Open	Open
Monthly Payment:	\$395.00	\$395.00	\$395.00
Date Opened:	03/01/2017	03/01/2017	03/01/2017
Balance:	\$11,316.00	\$10,981.00	\$10,981.00
No. of Months (terms):	76	76	0
High Credit:	\$15,413.00	\$15,413.00	\$15,413.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$350.00	\$0.00	\$0.00
Payment Status:	Late 30 Days	Current	Current
Last Reported:	02/16/2021	02/21/2021	02/01/2021
Comments:	-	-	Auto Fixed rate
Date Last Active:	02/16/2021	02/01/2021	02/01/2021
Date of Last Payment:	01/12/2021	02/20/2021	02/01/2021

Two-Year payment history



Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion																								
Experian																								
Equifax																								

TransUnion		OK	30	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Experian	OK	30	OK	30	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax		30	OK	30	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

ALLY FINCL

	TransUnion	Experian	Equifax
Account #:	2192061****	02192061****	02192061****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Closed	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	05/29/2013	05/01/2013	05/01/2013
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	72	72	72
High Credit:	\$16,300.00	\$16,300.00	\$16,300.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	07/22/2019	07/22/2019	09/01/2019
Comments:	Closed	-	Closed or paid account/zero balance Auto
Date Last Active:	07/22/2019	07/01/2019	07/01/2019
Date of Last Payment:	07/18/2019	07/18/2019	07/01/2019

Two-Year payment history

Month	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
Year	19	19	19	19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17
TransUnion			OK	OK	30	30	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK
Experian			30	OK	OK	OK	OK	30	30	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30
Equifax	OK	30	OK	OK	OK		OK	30	30	30	OK	OK	OK	OK	OK	OK		OK	OK	OK	OK	30	OK	

CASH TIME TITLE LOANS

	TransUnion	Experian	Equifax
Account #:		108258****	
Account Type:		Installment	
Account Type - Detail:		Secured loan	
Bureau Code:		Individual	
Account Status:		Paid	
Monthly Payment:		\$0.00	
Date Opened:		06/01/2020	
Balance:		\$0.00	
No. of Months (terms):		6	
High Credit:		\$600.00	
Credit Limit:		\$0.00	
Past Due:		\$0.00	
Payment Status:		Current	
Last Reported:		11/18/2020	
Comments:		-	

Date Last Active: 11/01/2020
 Date of Last Payment: 11/18/2020

Two-Year payment history

Month	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19	19	19	18
TransUnion																								
Experian		OK	OK	OK	OK																			
Equifax																								

FST PREMIER

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	TransUnion	Experian	Equifax
Account #:	517800642820****	517800642820****	517800642820****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	Credit Card
Bureau Code:	Individual	Individual	Individual
Account Status:	Derogatory	Derogatory	Derogatory
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	05/17/2013	05/01/2013	05/01/2013
Balance:	\$328.00	\$328.00	\$328.00
No. of Months (terms):	0	0	0
High Credit:	\$496.00	\$0.00	\$328.00
Credit Limit:	\$300.00	\$300.00	\$0.00
Past Due:	\$328.00	\$328.00	\$328.00
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	Collection/Chargeoff
Last Reported:	02/07/2021	02/07/2021	02/01/2021
Comments:	Charged off as bad debt Profit and loss write-off	Unpaid balance reported as a loss by the credit grantor.	Charged off account Credit card
Date Last Active:	07/05/2018	03/01/2019	11/01/2018
Date of Last Payment:	10/16/2018	10/16/2018	11/01/2018

Two-Year payment history

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion																								
Experian	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

WEBBNK/FHUT

	TransUnion	Experian	Equifax
Account #:	636992106934****	636992106934****	636992106934****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Charge account	Charge account	-
Bureau Code:	Individual	Individual	Individual
Account Status:	Derogatory	Derogatory	Derogatory
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	05/02/2018	05/01/2018	05/01/2018
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$605.00	\$0.00	\$605.00

Credit Limit:	\$600.00	\$600.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	Collection/Chargeoff
Last Reported:	02/05/2020	02/05/2020	02/01/2020
Comments:	Charged off as bad debt Purchased by another lender	Purchased by a another lender. Unpaid balance reported as a loss by credit grantor.	Account transferred or sold Charged off account
Date Last Active:	01/02/2020	02/01/2020	07/01/2019
Date of Last Payment:	-	-	07/01/2019

Two-Year payment history

Month Year	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	20	20	19	19	19	19	19	19	19	19	19	19	19	19	18	18	18	18	18	18	18	18	18	18
TransUnion																								
Experian		CO	150	120	90	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Equifax		OK	120	120	120	90	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

LVNV FUNDING LLC

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	TransUnion	Experian	Equifax
Account #:		636992106934****	636992106934****
Account Type:		Open Account	Open Account
Account Type - Detail:		Unknown - credit extension, review, or collection	Collection
Bureau Code:		Individual	Individual
Account Status:		Derogatory	Derogatory
Monthly Payment:		\$0.00	\$0.00
Date Opened:		01/01/2020	01/01/2020
Balance:		\$605.00	\$605.00
No. of Months (terms):		1	0
High Credit:		\$605.00	\$605.00
Credit Limit:		\$0.00	\$0.00
Past Due:		\$605.00	\$605.00
Payment Status:		Collection/Chargeoff	Late 120 Days
Last Reported:		02/03/2021	02/01/2021
Comments:		Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department.	Collection account
Date Last Active:		01/01/2020	07/01/2019
Date of Last Payment:		-	07/01/2019

Two-Year payment history

Month Year	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion																								
Experian	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO												
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK												

ERC (Original Creditor: 11 TMOBILE)

TransUnion Experian Equifax

3

Account #:	15344****	15344****
Account Type:	Collection	Collection
Account Type - Detail:	Collection	Collection
Bureau Code:	Individual	Individual
Account Status:	Derogatory	Derogatory
Monthly Payment:	-	-
Date Opened:	06/10/2016	06/01/2016
Balance:	\$360.00	\$360.00
No. of Months (terms):	-	-
High Credit:	\$360.00	\$360.00
Credit Limit:	-	-
Past Due:	-	-
Payment Status:	Collection/Chargeoff	Collection/Chargeoff
Last Reported:	02/07/2021	02/07/2021
Comments:	Placed for collection	-
Date Last Active:	02/07/2021	06/01/2016
Date of Last Payment:	-	-

Two-Year payment history

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion																								
Experian																								
Equifax																								

REVSOLVEINC (Original Creditor: PROGRESSIVE MEDICAL ASSOCIAT)

4

		TransUnion		Experian		Equifax
Account #:	1100PRO743990****	1100PRO743990****		1100PRO743990****		
Account Type:	Collection	Collection		Collection		
Account Type - Detail:	Collection	Collection		Collection		
Bureau Code:	Individual	Individual		Individual		
Account Status:	Derogatory	Derogatory		Derogatory		
Monthly Payment:	-	-		-		
Date Opened:	06/03/2015	06/01/2015		06/01/2015		
Balance:	\$910.00	\$910.00		\$910.00		
No. of Months (terms):	-	-		-		
High Credit:	\$910.00	\$910.00		\$910.00		
Credit Limit:	-	-		-		
Past Due:	-	-		-		
Payment Status:	Collection/Chargeoff	Collection/Chargeoff		Collection/Chargeoff		
Last Reported:	02/06/2021	02/06/2021		02/06/2021		
Comments:	Affected by natural disaster	Affected by natural disaster.		Affected by natural disaster.		
Date Last Active:	02/06/2021	06/01/2015		06/01/2015		
Date of Last Payment:	-	-		-		

Two-Year payment history

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion																								
Experian																								
Equifax																								

LVNV FUNDING (Original Creditor: 01 WEBBANK FINGERHUT)

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	TransUnion	Experian	Equifax
Account #:	636992106934****		
Account Type:	Collection		
Account Type - Detail:	Collection		
Bureau Code:	Individual		
Account Status:	Derogatory		
Monthly Payment:	-		
Date Opened:	01/29/2020		
Balance:	\$605.00		
No. of Months (terms):	-		
High Credit:	\$605.00		
Credit Limit:	-		
Past Due:	-		
Payment Status:	Collection/Chargeoff		
Last Reported:	02/03/2021		
Comments:	Placed for collection		
Date Last Active:	02/03/2021		
Date of Last Payment:	-		

Two-Year payment history

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion																								
Experian																								
Equifax																								

AD ASTRA REC (Original Creditor: 12 SPEEDY CASH 55)

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	TransUnion	Experian	Equifax
Account #:	78127**	78127**	78127**
Account Type:	Collection	Collection	Collection
Account Type - Detail:	Collection	Collection	Collection
Bureau Code:	Individual	Individual	Individual
Account Status:	Derogatory	Derogatory	Derogatory
Monthly Payment:	-	-	-
Date Opened:	11/05/2019	11/01/2019	11/01/2019
Balance:	\$456.00	\$456.00	\$456.00
No. of Months (terms):	-	-	-
High Credit:	\$456.00	\$456.00	\$456.00
Credit Limit:	-	-	-
Past Due:	-	-	-
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	Collection/Chargeoff
Last Reported:	02/01/2021	02/01/2021	02/01/2021
Comments:	Placed for collection	-	Subject has not satisfied debt.
Date Last Active:	02/01/2021	11/01/2019	02/01/2021
Date of Last Payment:	-	-	-

Two-Year payment history

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
TransUnion																								
Experian																								
Equifax																								

Year	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion																								
Experian																								
Equifax																								

VALLEY COLLECTION SERV (Original Creditor: CITY OF TEMPE UTILITIES)

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	TransUnion	Experian	Equifax
Account #:		316000****	
Account Type:		Collection	
Account Type - Detail:		Collection	
Bureau Code:		Individual	
Account Status:		Derogatory	
Monthly Payment:		-	
Date Opened:		03/01/2017	
Balance:		\$565.00	
No. of Months (terms):		-	
High Credit:		\$565.00	
Credit Limit:		-	
Past Due:		-	
Payment Status:		Collection/Chargeoff	
Last Reported:		01/12/2021	
Comments:		-	
Date Last Active:		03/01/2017	
Date of Last Payment:		-	

Two-Year payment history

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion																								
Experian																								
Equifax																								

CASH TIME TITLE LOANS

	TransUnion	Experian	Equifax
Account #:		108247****	
Account Type:		Installment	
Account Type - Detail:		Secured loan	
Bureau Code:		Individual	
Account Status:		Paid	
Monthly Payment:		\$0.00	
Date Opened:		10/01/2019	
Balance:		\$0.00	
No. of Months (terms):		6	
High Credit:		\$600.00	
Credit Limit:		\$0.00	
Past Due:		\$0.00	
Payment Status:		Current	
Last Reported:		04/24/2020	
Comments:		-	

Date Last Active: 04/01/2020
 Date of Last Payment: 04/24/2020

Two-Year payment history

Month	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
	20	20	20	20	19	19	19	19	19	19	19	19	19	19	19	19	18	18	18	18	18	18	18	18
TransUnion																								
Experian		OK	OK	OK	OK	OK	OK																	
Equifax																								

FST PREMIER

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	TransUnion	Experian	Equifax
Account #:	517800656898****	517800656898****	517800656898****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	Credit Card
Bureau Code:	Individual	Individual	Individual
Account Status:	Derogatory	Derogatory	Derogatory
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	06/29/2015	06/01/2015	06/01/2015
Balance:	\$877.00	\$877.00	\$877.00
No. of Months (terms):	0	0	0
High Credit:	\$906.00	\$0.00	\$877.00
Credit Limit:	\$700.00	\$700.00	\$0.00
Past Due:	\$877.00	\$877.00	\$877.00
Payment Status:	Collection/Chargeoff	Collection/Chargeoff	Collection/Chargeoff
Last Reported:	02/07/2021	02/07/2021	02/01/2021
Comments:	Charged off as bad debt Profit and loss write-off	Unpaid balance reported as a loss by the credit grantor.	Charged off account Credit card
Date Last Active:	07/05/2018	09/01/2018	04/01/2018
Date of Last Payment:	06/01/2018	06/01/2018	04/01/2018

Two-Year payment history

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion																								
Experian	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Inquiries

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i Below are the names of people and/or organizations who have obtained a copy of your Credit Report. Inquiries such as these can remain on your credit file for up to two years.

Creditor Name	Type of Business	Date of inquiry	Credit Bureau
ONEMAIN	-	12/18/2020	Equifax
FLAGSHIP CRE	Finance/Personal	12/10/2020	TransUnion
CITI CARDS CBNA	Bank Credit Cards	11/27/2020	Experian

CISCO	-	03/06/2020	Equifax
CREDITFAX/WALLICK & VO	Mortgage Brokers	03/06/2020	Experian
CISCO	Miscellaneous	03/06/2020	TransUnion
NTB/CBNA	-	01/24/2020	Equifax
CAP ONE AF	-	06/05/2019	Equifax
FLAGSHIPCR	-	06/05/2019	Equifax
GLOBAL LENDING SERVICE	Auto Financing	06/05/2019	Experian
NOWCOM/WESTLAKE FINANC	Auto Financing	06/05/2019	Experian
CAPITAL ONE AUTO FIN	Auto Financing	06/05/2019	Experian
MECHANICS BANK AUTO FI	All Banks	06/05/2019	Experian
FLAGSHIP CRE	Finance/Personal	06/05/2019	TransUnion
COAF	Finance/Personal	06/05/2019	TransUnion
ALLY FINANCI	Finance/Personal	06/05/2019	TransUnion
AN #2195	-	06/04/2019	Equifax
POWER TOYOTA TEMPE	Auto Dealers, New	06/04/2019	Experian
AN #2195	-	03/01/2019	Equifax
POWER TOYOTA TEMPE	Auto Dealers, New	03/01/2019	Experian
POWER TOYOTA	Automotive	03/01/2019	TransUnion

Public Information

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i Below is an overview of your public records and can include details of bankruptcy filings, court records, tax liens and other monetary judgments. Public records typically remain on your Credit Report for 7 - 10 years.

None Reported

Creditor Contacts

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i The names of people and/or organizations who have obtained a copy of your credit report are listed below.

Creditor Name	Address	Phone Number
CAPITAL ONE AUTO FINANCE	3905 N DALLAS PARK PLANO, TX 75093	(800) 946-0332
CISCO	3029 N ALMA SCHOOL SUITE 107-94 CHANDLER, AZ 85224	(480) 491-6001
FLAGSHIP CREDIT ACCEPTAN	PO BOX 3807 COPPELL, TX 75019	(800) 707-0114
ALLY FINANCIAL	PO BOX 380901 BLOOMINGTON, MN 55438	(888) 925-2559
ADP/AUTONATION	7970 S AUTOPLEX LO TEMPE, AZ 85284	(480) 598-0000
REVSOLVE INC	1395 N HAYDEN RD SCOTTSDALE, AZ 85257	(480) 467-2355
AD ASTRA RECOVERY SERVIC	7330 W 33RD STREET NORTH SUITE 118 WICHITA, KS 67205	(866) 398-2085
ENHANCED RECOVERY COMPAN	PO BOX 57547 JACKSONVILLE, FL 32241	(800) 496-8941

LVNV FUNDING LLC	C/O RESURGENT CAPITAL SERVICES PO BOX 1269 GREENVILLE, SC 29602	(866) 464-1183
GM FINANCIAL	PO BOX 181145 ARLINGTON, TX 76096	(800) 284-2271
FIRST PREMIER BANK	3820 N LOUISE AVE SIOUX FALLS, SD 57107	(800) 987-5521
MECHANICS BANK FKA CRB	P.O BOX 25805 SANTA ANA, CA 92799	(855) 272-2886
WEBBANK/FINGERHUT	6250 RIDGEWOOD ROAD SAINT CLOUD, MN 56303	(866) 734-0342
EXETER FINANCE LLC	PO BOX 166097 IRVING, TX 75016	(800) 321-9637
ALLY FINANCIAL	P.O. BOX 380901 BLOOMINGTON, MN 55438	(888) 925-2559
CAPITAL ONE BANK USA NA	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
WEBBANK/FINGERHUT	6250 RIDGEWOOD RD SAINT CLOUD, MN 56303	-
VALLEY COLLECTION SERV	PO BOX 10130 GLENDALE, AZ 85318	(623) 931-4325
REVSOLVE INC	PO BOX 310 SCOTTSDALE, AZ 85252	(480) 947-7657
POWER TOYOTA TEMPE	7970 S AUTOPLEX LOOP TEMPE, AZ 85284	(480) 598-0000
NOWCOM/WESTLAKE FINANC	4751 WILSHIRE BLVD STE 1 LOS ANGELES, CA 90010	(323) 692-4040
MECHANICS BANK AUTO FI	PO BOX 25805 SANTA ANA, CA 92799	(888) 588-6927
MECHANICS BANK AUTO FI	430 EXCHANGE STE 200 IRVINE, CA 92602	(949) 270-9700
LVNV FUNDING LLC	PO BOX 1269 GREENVILLE, SC 29602	(866) 464-1183
GM FINANCIAL	PO BOX 181145 ARLINGTON, TX 76096	(800) 284-2271
GLOBAL LENDING SERVICE	3399 PEACHTREE RD NE STE ATLANTA, GA 30326	(888) 508-2188
FIRST PREMIER BANK	601 S MINNESOTA AVE SIOUX FALLS, SD 57104	(605) 357-3000
EXETER FINANCE LLC	PO BOX 166097 IRVING, TX 75016	BYMAILONLY
ENHANCED RECOVERY CO L	8014 BAYBERRY RD JACKSONVILLE, FL 32256	(800) 861-9475
CREDITFAX/WALLICK & VO	222 E 18TH ST CHEYENNE, WY 82001	(928) 708-0118
CITI CARDS CBNA	PO BOX 6000 SIOUX FALLS, SD 57117	BYMAILONLY
CASH TIME TITLE LOANS	PO BOX 23153 PHOENIX, AZ 85063	(602) 433-4090
CAPITAL ONE BANK USA N	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
CAPITAL ONE AUTO FIN	PO BOX 259407 PLANO, TX 75025	(800) 946-0332
ALLY FINANCIAL	200 RENAISSANCE CTR # Bo DETROIT, MI 48243	(800) 200-4622
AD ASTRA RECOVERY SERV	7330 W 33RD ST N STE 118 WICHITA, KS 67205	(866) 398-2089


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