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Business Name	Delinquency Quarter/Date
Aileen's Food Court	Quarter 4 2020
AKMelina	Quarter 3 & 4 2020, 1st Q 2021
C&C Technical	Quarter 1 2021
Carlos Martin	Quarter 3, 2020
CDV Surveys	Quarter 4 2020, 1st Q 2021
Copper River Fish Mkt	2020 Raw Fish Tax
Cordova Net Supply	Quarter 1 2021
Cordova Gear	Quarter 1 2021
Custom Hose & Tube	Quarter 3 & 4 2020, 1st Q 2021
Dillon's Rental	Quarter 1 2021
Dundas Electric LLC	Annual 2020
Everyday Explorers	Quarter 4, 2020 1st Q 2021
Hawk Construction	Quarter 1, 2, 3, 4 2020, 1st Q 2021
Heavy Metal Welding	Quarter 3, 4 2019
How Brewed	Quarter 1, 2021
Joremar S Itilong	Annual 2020
Kail Vanderpool	Quarter 1 2021
Mermends	Quarter 1 2021
Mitchell Nowicki	Quarter 1 2021
North Shore Welding	Quarter 4 2020, 1st Q 2021
Pallas Lumber	Quarter 4 2020, 1st Q 2021
Pedicord Brokerage Co	2020 Raw Fish Tax
Prism Design & Construction	Quarter 1 2021
Rain or Shine Fitness & Training LLC	Quarter 1, 2021
Sheridan Consulting Inc	Annual 2020
Silver Moon Fisheries	2020 Raw Fish Tax
The Barn	Quarter 1 2021
The Little Cordova Bakery	Quarter 1 2021
The Side Door Co.	Annual 2018, 2019, 2020
Tiedeman Construction	Q 4, 2019, 1,2,3,4 Q 2020, and 1st Q 21
Vector Marketing Corp	Quarter 1 2021
Venturer Enterprise LLC	Quarter 2, 3, 4 2020, 1st Q 2021
Vivial Media LLC	Quarter 1 2021

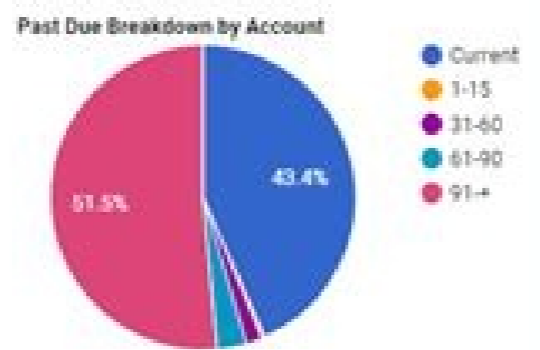
Looking to fix your score because these **credit report** each year. Regularly diagnosing on. Knowing what's on your **credit** bureau quickly if you and everyone should checking your efforts are Equifax lost wallet assistance, detail of **reports** are compiled from the ... What is **Xpn Credit** Bureau? - Find Questions and Answers at Askives, the first startup that gives you an straight answer Score Information **XPN/FAIR**, ISAAC MODEL II 566 Range 300 to 850 FOR: DTESTFILE, CHARLES R Score Date: 4/2/2010 **XPN-1 38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED** ... This **credit report** is for the intended use of originating entity only. What is this information on My **Credit Report**? WHAT IS OFAC? "OFAC" stands for the Office of Foreign Assets Control, an office of the Department of the Treasury located in Washington. OFAC administers and enforces economic sanctions, which are How your **credit** score is calculated is truly a mystery. The FICO Scoring model used by the majority of all banking institutions, was developed by Fair Isaac. Download Sample Experian **Xpn Credit Report 700 Credit** PDF File. High Speed Downloads. 9366 d/s @ 3000 KB/s. Sample Experian **Xpn Credit Report 700 Credit** [Full Version] Download PDF file of sample experian **xpn credit report 700 credit. Credit Report** Xpn-1 - Get Your Instant **Credit** Scores From All 3 Companies now. 30 Days Unlimited **Credit Report** Access. **Credit Report** errors can hurt your **Credit** Score and could cost you thousands, so check yours often. **Credit** Monitoring **CREDIT SCORE REASON FACTORS RATING** TransUnion (TU) - Empirica / Equifax (EFX) ... Lack of recent installment loan information C Check **credit** (line of **credit**) EFX & **XPN** ... BUREAU ECOA CODES (Non-Converted) ☆☆☆☆☆ **Xpn Credit Report** Here, The #1 Rated **Credit** Score Provider. Get **Xpn Credit Report** Here! The Best **Xpn Credit Report** Online Today. Sample **Report** is the most common and standard type of **report** accessed. Contains information from **credit** grantors, courts, and collection agencies regarding the historical loans by the consumer. **XPN** is a member-supported radio from the University of Pennsylvania. Offers streaming audio, community and concert events, playlists and program guides, contests, and member services. Residential Mortgage **Credit Report** (RMCR) Sample ----- Account Name/Number (Sources) Past due MR Last Open High Payment Balance MOP ... (EFX* **XPN-FPX**X86040*, TUC*) J 07-07 147286 1326 139339 M-2 DEL 30 06-13 07 02 06 59 06-13 Hist 06-13 ... Merged Infile **Credit Report** Ref-#:4847225 Client:FUTURE CONSULTING SERVICES Source Requested: Login:09/24/2010 Requested by:TOM **XPN** TU EFX CRM EVC MVR TCK Your Ref. App Applicant / Co-Applicant Information Last Name First Name MI Gen SS-# DOB 00GXPN 1 System - **XPN** Experian **Credit Report** - Individual \$ 1.20. 00GXPN 1 System - **XPN** Experian **Credit Report** - Joint \$ 2.00. ... For a sample **report** or additional information concerning Merged **Credit Reports**, contact CBCInnovis at the phone number provided above. The first step towards **credit** repair: understanding exactly what is in your **credit report**. If recently

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NUMBER OF RECORDS: 643

STATUS	ACCOUNT	AMOUNT	PAYOFF	PRINCIPAL BALANCE
1-15	2	\$0.00	\$49,821.85	\$49,542.19
16-30	0			
31-60	11	\$47,462.03	\$815,679.02	\$808,173.21
61-90	20	\$28,684.56	\$270,157.02	\$261,422.35
91+	331	\$5,294,353.29	\$6,671,135.27	\$4,192,356.42
Current	279	\$0.00	\$26,990.16	\$96,483.34
Other	0	\$0.00	\$0.00	
Total	643	\$5,370,499.88	\$7,833,783.32	\$5,407,977.51



How long does delinquency stay on credit report. How long is delinquency on credit report. How do I find the original delinquency date on my credit report. Credit report does not show date of first delinquency. What does delinquency mean on credit report. Fair credit reporting act date of first delinquency. Credit reports date of first delinquency.

Image: Woman uses her cellphone outside Editorial Note: Credit Karma receives compensation from third-party advertisers, but that doesn't affect our editors' opinions. Our third-party advertisers don't review, approve or endorse our editorial content. It's accurate to the best of our knowledge when posted. This typically happens when the original company owed writes off your debt as a loss and sells it to a debt collection agency. Generally speaking, companies only sell your debts after you become severely delinquent on a payment. This is known as a "charge off," and it typically happens after 90 to 180 days of nonpayment. If a collection account appears on your credit reports, the last thing you should do is ignore it. Collections can have a significant negative impact on your credit, so it's important to know how to handle them. The short answer: Accounts in collection generally remain on your credit reports for seven years, plus 180 days from whenever the account first became past due. The long answer: Once the original creditor determines your debt is delinquent and sells it to a collection agency, the collection account can be reported as a separate account on your credit reports. Assuming the collection information is accurate, the collection account can stay on your reports for up to seven years plus 180 days from the date the account first became past due. Confused? Let's look at an example: Your account becomes late on Jan. 1, 2018. After 180 days of nonpayment, your creditor charges it off on June 30, 2018. The original delinquency date is Jan. 1, 2018, but the account appears on your credit report(s) 180 days after that date. So the account should fall off your credit report(s) by June 30, 2025. Do different types of debts, like medical collections, get treated differently? Debts that enter into collections are generally treated the same and play by the same rules. In most cases, they'll all take up to seven years to fall off your credit reports. However, medical collections do have a few quirks in terms of how they're reported. As part of the National Consumer Assistance Plan, medical debts won't be reported until after a 180-day waiting period to allow insurance payments to be applied. The credit reporting agencies must also remove previously reported medical collections that have been or are being paid by insurance. Medical collections may also impact your credit scores differently than other types of collection accounts, depending on the credit scoring model. That's because newer credit scoring models such as VantageScore 4.0 and FICO® Score 9 de-emphasize the impact of unpaid medical collection accounts on consumer credit scores. VantageScore 3.0 VantageScore 4.0 FICO Score 8 FICO Score 9 Ignores paid collection accounts Ignores medical collection accounts that are less than six months old Weighs unpaid medical collection accounts less heavily than other types of collection accounts Ignores small-dollar "nuisance" accounts that had an original balance of less than \$100 Treats medical collection accounts, including those with a zero balance, like other collection accounts Ignores paid collection accounts Weighs unpaid medical collections less heavily than other types of collection accounts In general, making payments on (or fully paying off) a debt in collection should not affect the time it stays on your credit reports. As the Consumer Financial Protection Bureau notes, however, in some states a partial payment can restart the time period for how long the negative information appears on your credit reports. A partial payment can also restart the statute of limitations, or period of legal liability, for the debt. If the debt is still within the statute of limitations, a debt collection agency may choose to sue you for your unpaid debt. Each state has its own statute of limitations that determines how much time a debt collection agency has to take legal action, but for many states it ranges from three to six years. If you do pay off an account in collections, the collection agency may be able to contact the credit bureaus and remove the collection account from your credit reports before the seven-year mark. You may have to do some extra pushing to make this happen. Before paying off an account in collection, get on the phone with an agent from the debt collection agency and confirm that the agency will update your credit reports. If the agent can't or won't agree to remove the paid account from your credit reports, ask if the account can be updated as "paid as agreed upon" once your payment/s are received. This may prove more difficult if you choose to settle your debt rather than pay off the full amount originally agreed upon. In other words, there's a chance the collection agency may refuse to remove it because the debt was not fully paid. So when negotiating with a debt collector, it's important to get everything in writing before making a payment. Collection agencies don't always play by the rules Collection agencies can sometimes be pushy, and some may even violate the Fair Debt Collection Practices Act, which prohibits debt collectors from using abusive or deceptive practices in an attempt to collect from you. If you suspect you're being harassed or treated unfairly, it's important to know your legal rights. We recommend consulting with a legal professional as a matter of course, but you can start by checking out our guide to your debt collection rights. Can you dispute a collection with the credit bureaus? You can absolutely dispute a collection if you think it's erroneous. Formal disputes must be filed individually with each credit bureau and can usually be done online through each credit bureau's website. You should also dispute the information with the company that provided the information. Credit Karma's Direct Dispute™ feature can help you dispute errors on your TransUnion® credit report. We can also help you file a dispute with Equifax directly if you see an error on your Equifax® credit report. Bottom line Nobody wants an account in collection, but sometimes we make mistakes or simply don't have the resources to pay off a bill. Rather than stress out or search for the nearest hole to crawl into, take a deep breath and understand that accounts in collection won't plague your credit reports forever. They'll generally fall off your reports after seven years, and you may even have options for getting them removed before then. It's also important to know that you can take action against unfair practices by debt collectors. "Turn to a nonprofit credit counseling agency" if you're struggling with accounts in collection, advises Todd Christensen, education manager at Debt Reduction Services. We'd add that you shouldn't hesitate to reach out to a legal professional if you need help navigating the murky waters of collections. Credit card delinquency occurs when a cardholder falls behind on making required monthly payments. While being 30 days late is generally considered delinquent, it typically takes two months of delinquent payments before the information is reported to credit reporting agencies. If an account is reported delinquent, then the event can have a negative effect on your credit score and curtail your ability to borrow in the future. However, once you have a thorough understanding of delinquency, dealing with it is actually quite straightforward. Credit card delinquency refers to falling behind on required monthly payments to credit card companies. Being late by more than one month is considered delinquent, but the information is typically not reported to credit reporting agencies until two or more payments are missed. Delinquent accounts on a credit report can lower credit scores and reduce an individual's ability to borrow in the future. Missing four or five payments likely will move the account into collections, but making just one minimum payment can stop the progression of late payments. Positive information on your credit report—such as accounts in good standing—can help offset some of the blemishes caused by past delinquencies. When using a credit card, you must pay a certain fraction of your balance each month to stay current on your account. By giving you a line of credit, the credit card issuer is basically providing you with a loan that you must pay down little by little each month. By failing to make required monthly minimum payments, you, as the cardholder, are breaking the terms of your agreement with the lender, and the account becomes delinquent. Delinquency is divided into levels, which are indicative of how many payments the cardholder has missed. These levels are often referred to in terms of days. For example, the day after you miss your first payment, you are one day delinquent. After you miss your second payment, you are 30 days delinquent, and so on. Technically, a consumer becomes delinquent after missing a single monthly payment. However, delinquency is not generally reported to the major credit bureaus until two consecutive payments have been missed. Consumers are thus provided a buffer zone and are allowed one misstep without suffering significant repercussions. Make no mistake about it, though, a fool-me-twice-shame-on-you type of principle is in effect because being reported to the credit bureaus as delinquent will have a negative impact on your credit score. While the damage might be relatively minimal after only two missed payments, after three, your credit score may fall by as much as 180 points. Once four payments have been missed, the impact on your credit score will become even more severe, and your account will likely be turned over to collections. The efforts of collectors will surely ramp up after five missed payments, and the possibility of legal action likely will be in play. In addition to suffering credit score damage and being the subject of collection efforts, a delinquent consumer will have their charging privileges either suspended pending payment or revoked permanently, meaning that full payment will mark account closure. While these punishments might seem severe, consider the situation further: Someone who reaches this level of delinquency did not pay their credit card bills for five months. A credit card is not a magic piece of plastic that allows for free purchasing, and such behavior is usually not tolerated by any credit card company. Still, just as there is a way to get into delinquency, there is a way to stop and ultimately escape it. Making one minimum payment stops the progression of delinquency and keeps you at your current delinquency level. Understanding this is essential, because getting reported to the credit bureaus as being 120 days delinquent is far worse than being reported as 90 days delinquent. Thus, if you can pay at least the amount of one minimum payment (generally around 3% of your balance), then you should do so. However, this is where consumers get into trouble, making the same mistakes over and over again. Fortunately, these errors are not hard to avoid when you know to watch out for them. Interestingly, payments for less than the minimum have no effect on delinquency—almost as if no payment at all was made. Thus, when people pay a little bit (thinking that it will surely improve their situation), it provides no benefit at all. This mistake can easily be avoided, as long as you only make credit card payments greater than or equal to the minimum amount required. Many people confuse the minimum payment required with the total amount due that appears on their bills. The amount due is the total figure that you must pay to become current and, if you're delinquent, is likely composed of multiple minimum payments. Don't refrain from making payments until you have paid the full amount required to bring your account current. In fact, while making one minimum payment keeps delinquency from worsening, making two decreases delinquency. If you are 90 days delinquent, for instance, then paying the month's minimum to two minimum payments will bring you to 60 days. One minimum will count toward what you owe for the current month, and the other will cover one of the payments that you missed. To get out of delinquency completely and become current on your account, you must pay the total of your missed minimum payments plus the current month's minimum. Once you become current on your bill, you will need to get to work on reversing the effects of delinquency. Delinquency is like a black eye on your credit report because it signals consumer irresponsibility. However, the more you cover it up with positive usage information, the less glaring it becomes. The best way to infuse positive information into your credit reports is to open a credit card, because information about credit card usage is reported to the credit bureaus on a monthly basis. Whether you make purchases and pay for them in full or simply maintain an open card with a zero balance, a credit card will provide you ample opportunity to demonstrate fiscal responsibility. If your credit report contains a record of delinquency that did not occur, then you can send a credit report dispute to have it investigated and possibly removed. Secured credit cards are particularly apt for credit improvement because to open one, you must place a refundable security deposit. This security deposit makes approval guaranteed, provides your issuer protection against default, and erases the need for an expensive fee structure. Additionally, since it's also your credit line, the security deposit ensures that you cannot spend beyond your means. The best way to avoid delinquency on credit cards is to manage your debt responsibly. Here are some suggestions: Set up autopay—If you have numerous monthly bills and struggle to keep track of them, then setting up autopay with your bank or credit union can help ensure that you never miss a payment. Prepare your budget—If you were able to take advantage of debt deferment or forbearance during the 2020 economic crisis, then you'll need to get ready to pay more to cover those debts. Try to set aside enough to pay more than the monthly minimum on your credit cards. Stop using credit cards—Feel like you're underwater on your bills? Put away your credit cards so you don't rack up more debt and dig yourself into a deeper hole. Once you have stopped using your cards, you could also consider taking out a personal loan to pay off what you owe with one easy monthly payment. Just be sure not to run up more bills. Call the credit card company—If you're getting behind on payments, then reach out to the creditor right away. Alerting them to your situation will make them more likely to work with you on a solution. Ultimately, you will not recover from the effects of delinquency overnight; it will take time and consistently responsible credit card use. Remember to use your money in the most efficient way possible, by not making payments below the minimum and by understanding the difference between this amount and the total amount due. Once out of delinquency, you must dilute the negative information on your major credit reports and earn the trust of lenders by illustrating to them that you can handle credit without getting into trouble. So be patient, open a secured credit card, use it wisely, and you'll eventually regain your previous stature.

