



Reported as of Jan 18, 2018

Nathan Cartwright's Credit Report

Provided by **TransUnion**

Overview

Your Credit Score



Account Mix

Credit Cards	11
Real Estate	0
Auto	1
Student	0
Other Loans	1
Total Accounts:	13

Personal Information

Names Reported

NATHAN DEE CARTWRIGHT

Addresses Reported

- 123 S FIGUEROA ST 1812
LOS ANGELES, CA
90012
- 16174 PO BOX 16174
ENCINO, CA
91416
- 5340 YARMOUTH AV
APT 307
ENCINO, CA
91316

Employer Reported

- TRUSTED ENERGY
VAN NUYS CA
- VALLEY DODGE

Date Reported

- Dec 3, 2012
- Dec 3, 2004

Accounts

CITI		\$2,633 48% of Credit Limit*
Account Details		Payment History
Last Reported	Jan 12, 2018	Latest Status: Current
Creditor Name	CITI	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	J F M A M J J A S O N D
Opened Date	Aug 08, 2016	Credit Utilization* 47.87%
Closed Date	--	Creditor Contact Details
Limit	\$5,500	CITICARDS CBNA
Term	--	PO BOX 6241
Monthly Payment	\$39	SIOUX FALLS, SD
Responsibility	Individual	57117
Balance	\$2,633	
Highest Balance	\$3,028	
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	Jan 10, 2018	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

CAPITAL ONE		\$0 0% of Credit Limit*
Account Details		Payment History
Last Reported	Jan 11, 2018	Latest Status: Current
Creditor Name	CAPITAL ONE	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2015 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Jun 10, 2015	J F M A M J J A S O N D
Closed Date	--	Credit Utilization* 0.00%
Limit	\$1,500	Creditor Contact Details
Term	--	CAPITAL ONE BANK USA NA
Monthly Payment	\$0	PO BOX 30281
Responsibility	Individual	SALT LAKE CITY, UT
Balance	\$0	84130
Highest Balance	\$1,847	(800) 955-7070
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	Jun 23, 2017	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

CAPITAL ONE		\$8,913
		89% of Credit Limit*
Account Details		Payment History
Last Reported	Jan 11, 2018	Latest Status: Current
Creditor Name	CAPITAL ONE	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Business Credit Card	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	J F M A M J J A S O N D
Opened Date	Dec 10, 2015	Credit Utilization* 89.13%
Closed Date	--	Creditor Contact Details
Limit	\$10,000	CAPITAL ONE BANK USA NA
Term	--	PO BOX 30281
Monthly Payment	\$264	SALT LAKE CITY, UT
Responsibility	Individual	84130
Balance	\$8,913	(800) 955-7070
Highest Balance	\$9,854	
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	Jan 08, 2018	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

DSNB MACYS		\$0
		0% of Credit Limit*
Account Details		Payment History
Last Reported	Jan 11, 2018	Latest Status: Current
Creditor Name	DSNB MACYS	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ X ✓ ✓ ✓ ✓
Account Type	Charge Account	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2015 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ [X] [X] [X] [X]
Opened Date	Jan 01, 2001	2014 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Closed Date	--	J F M A M J J A S O N D
Limit	\$300	X 60-89 Days Late
Term	--	[X] Unknown
Monthly Payment	\$0	Credit Utilization* 0.00%
Responsibility	Individual	Creditor Contact Details
Balance	\$0	MACYS DEPARTMENT STORES
Highest Balance	\$1,052	PO BOX 8218
Payment Status	Current	MASON, OH
Worst Payment Status	60-89 Days Late	45040
Date of Last Payment	Sep 22, 2017	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/1/0	
Remarks	--	

FNCC		\$626 31% of Credit Limit*
Account Details		Payment History
Last Reported	Jan 07, 2018	Latest Status: Current
Creditor Name	FNCC	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2015 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Jan 31, 2014	2014 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Closed Date	--	J F M A M J J A S O N D
Limit	\$2,000	Credit Utilization* 31.30%
Term	--	Creditor Contact Details
Monthly Payment	\$30	FIRST NATIONAL CREDIT CA
Responsibility	Individual	500 E 60TH ST N
Balance	\$626	SIOUX FALLS, SD
Highest Balance	\$1,411	57104
Payment Status	Current	(605) 782-3459
Worst Payment Status	Current	
Date of Last Payment	Dec 27, 2017	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

DISCOVERBANK		\$3,118 74% of Credit Limit*
Account Details		Payment History
Last Reported	Jan 05, 2018	Latest Status: Current
Creditor Name	DISCOVERBANK	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	J F M A M J J A S O N D
Account Status	Open	Credit Utilization* 74.24%
Opened Date	Apr 21, 2017	Creditor Contact Details
Closed Date	--	DISCOVER FINANCIAL SERVI
Limit	\$4,200	PO BOX 15316
Term	--	WILMINGTON, DE
Monthly Payment	\$63	19850
Responsibility	Individual	(800) 347-2683
Balance	\$3,118	
Highest Balance	\$3,417	
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	Dec 27, 2017	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

CITIZENS ONE		\$14,186
Account Details		Payment History
Last Reported	Dec 31, 2017	Latest Status: Current
Creditor Name	CITIZENS ONE	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Automobile	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2015 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Jun 13, 2015	J F M A M J J A S O N D
Closed Date	--	
Limit	--	Creditor Contact Details
Term	72 Months	CITIZENS ONE
Monthly Payment	\$431	480 JEFFERSON BV
Responsibility	Individual	WARWICK, RI
Balance	\$14,186	02886
Highest Balance	\$24,147	(800) 610-7300
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	May 01, 2017	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

MERRICK BK		\$0 0% of Credit Limit*
Account Details		Payment History
Last Reported	Dec 29, 2017	Latest Status: Current
Creditor Name	MERRICK BK	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2015 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Jan 31, 2014	J F M A M J J A S O N D
Closed Date	--	
Limit	\$2,600	Credit Utilization* 0.00%
Term	--	Creditor Contact Details
Monthly Payment	\$0	MERRICK BANK
Responsibility	Individual	PO BOX 9201
Balance	\$0	OLD BETHPAGE, NY
Highest Balance	\$2,052	11804
Payment Status	Current	(801) 545-6600
Worst Payment Status	Current	
Date of Last Payment	Nov 22, 2017	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

CITI		\$7,776 86% of Credit Limit*
Account Details		Payment History
Last Reported	Dec 18, 2017	Latest Status: Current
Creditor Name	CITI	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Flexible Spending Credit Card	2016
Account Status	Open	J F M A M J J A S O N D
Opened Date	Nov 15, 2016	Credit Utilization* 86.40%
Closed Date	--	Creditor Contact Details
Limit	\$9,000	CITICARDS CBNA
Term	--	PO BOX 6241
Monthly Payment	\$116	SIOUX FALLS, SD
Responsibility	Individual	57117
Balance	\$7,776	
Highest Balance	\$8,953	
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	Dec 14, 2017	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

FNCC		\$0
Account Details		Payment History
Last Reported	Nov 30, 2017	Latest Status: Current
Creditor Name	FNCC	2017
Account Type	Credit Card	J F M A M J J A S O N D
Account Status	Closed	Credit Utilization* 0.00%
Opened Date	Jan 31, 2014	Creditor Contact Details
Closed Date	May 17, 2017	FIRST NATIONAL CREDIT CA
Limit	\$1,500	500 E 60TH ST N
Term	--	SIOUX FALLS, SD
Monthly Payment	\$0	57104
Responsibility	Individual	(605) 782-3459
Balance	\$0	
Highest Balance	\$763	
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	--	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	Credit card lost or stolen	

CREDITONEBNK		\$0
Account Details		Payment History
Last Reported	Sep 20, 2017	Latest Status: Current
Creditor Name	CREDITONEBNK	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Closed - Paid	2015 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Jul 22, 2012	2014 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Closed Date	May 10, 2017	2013 ✓ ✓ ✓ ✓
Limit	\$1,900	J F M A M J J A S O N D
Term	--	Credit Utilization* 0.00%
Monthly Payment	\$0	Creditor Contact Details
Responsibility	Individual	CREDIT ONE BANK
Balance	\$0	PO BOX 98872
Highest Balance	\$1,566	LAS VEGAS, NV
Payment Status	Current	89193
Worst Payment Status	Current	(877) 825-3242
Date of Last Payment	Dec 15, 2016	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	Account closed by consumer	

RENT PAYMENT		\$0
Account Details		Payment History
Last Reported	Apr 21, 2016	Latest Status: Current
Creditor Name	RENT PAYMENT	No payment history has been reported by this creditor.
Account Type	Rental Agreement	Creditor Contact Details
Account Status	Open	ESSEX PROPERTY TRUST
Opened Date	Apr 13, 2016	2121 N CALIFORNIA BV 400
Closed Date	--	WALNUT CREEK, CA
Limit	--	94596
Term	12 Months	(866) 289-5977
Monthly Payment	\$2,699	
Responsibility	Individual	
Balance	\$0	
Highest Balance	\$2,699	
Payment Status	Current	
Worst Payment Status	Unknown	
Date of Last Payment	--	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

CAPITAL ONE		\$0
Account Details:		Payment History
Last Reported	Sep 09, 2013	Latest Status: Current
Creditor Name	CAPITAL ONE	2013 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	2012 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Closed - Transferred	2011 [X] [X] [X] [X] ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	May 03, 2007	2010 [X] [X] [X] [X] [X] [X] [X] [X] [X] [X] [X] [X]
Closed Date	Sep 04, 2009	2009 ✓ [X] [X] [X]
Limit	\$500	J F M A M J J A S O N D
Term	--	[X] Unknown
Monthly Payment	\$0	Credit Utilization* 0.00%
Responsibility	Individual	Creditor Contact Details
Balance	\$0	CAPITAL ONE
Highest Balance	\$568	PO BOX 30253
Payment Status	Current	SALT LAKE CITY, UT
Worst Payment Status	Current	84130
Date of Last Payment	Apr 10, 2009	(800) 477-6000
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	Purchased by another lender	

*Calculated using reported balance and credit limit on account.

Credit Inquiries

REAL ID	
Creditor Contact Details	
REAL ID 6444 N RIDGEWAY AVE LINCOLNWOOD, IL 60712 (847) 673-3077	Inquiry Date: Apr 20, 2016 Removed By: May 2018 Inquiry Type: Misc.

THE AUTO GAL	
Creditor Contact Details	
NCC/THE AUTO GALLERY 2 21301 VENTURA BV WOODLAND HILLS, CA 91364 (915) 884-4411	Inquiry Date: Dec 29, 2017 Removed By: Jan 2020 Inquiry Type: Automotive

CHASE AUTO

Creditor Contact Details

CHASE AUTO
PO BOX 901076
FORT WORTH, TX 76101
(800) 336-6675

Inquiry Date: Jan 5, 2018
Removed By*: Feb 2020
Inquiry Type: Automotive

CHASE AUTO

Creditor Contact Details

CHASE AUTO
PO BOX 901076
FORT WORTH, TX 76101
(800) 336-6675

Inquiry Date: Dec 29, 2017
Removed By*: Jan 2020
Inquiry Type: Automotive

CREDIT PLUS

Creditor Contact Details

CREDIT PLUS
590 RIVERSIDE DRIV
SALISBURY, MD 21801
(800) 258-3488

Inquiry Date: Mar 10, 2016
Removed By*: Apr 2016
Inquiry Type: Misc.

*Estimated based on the date of your inquiry and an assumed 2 year expiration period.

Collections



As of **Jan 18, 2018**, you have no collections accounts on your credit report.

Public Records



As of **Jan 18, 2018**, you have no public records on your credit report.


How to Read Your Credit Report

Your full credit report is divided into five important sections:



Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.

 Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your lenders have been properly reporting your activity, and to look for any accounts that you didn't open.

 Credit Inquiries

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.

 Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.

 Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.