

NextLevelCredit - [REDACTED] - Credit update

Francis Zarate <[REDACTED]>

Tue, Aug 18, 2026 at 11:14 AM

To: [REDACTED]

Cc: Maria Florencia <[REDACTED]>, Jimmy Rios <[REDACTED]>, Sylvia Rios <[REDACTED]>

Hello [REDACTED],

Here is a credit update. I have attached a snapshot of your last and current Credit Scores and Summaries. I have also shown below the disputed accounts, the items highlighted in green have been deleted and the items highlighted in red need an additional dispute.

You will be invoiced for the monthly maintenance fee and once that invoice is satisfied, we will complete your next dispute.

Last Credit Scores - 7/15/26

FICO® Score

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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
FICO® Score 8:	592	583	613
Lender Rank:	Fair	Fair	Fair
FICO® Score 8 Scale:	300-850	300-850	300-850

Current Credit Scores - 8/18/26 Transunion up 112 points/ Experian up 129 points/ Equifax up 129 points

FICO® Score

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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
FICO® Score 8:	704	712	742
Lender Rank:	Good	Good	Very Good
FICO® Score 8 Scale:	300-850	300-850	300-850

Last Credit Summary - 7/15/26

Summary

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

	TransUnion	Experian	Equifax
Total Accounts:	12	12	18
Open Accounts:	3	3	3
Closed Accounts:	7	9	6
Delinquent:	-	-	1
Derogatory:	2	2	2
Collection:	2	2	2
Balances:	\$23,405.00	\$23,405.00	\$23,405.00
Payments:	\$632.00	\$632.00	\$632.00
Public Records:	-	-	-
Inquiries(2 years):	-	2	2

Current Credit Summary- 8/18/26

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

	TransUnion	Experian	Equifax
Total Accounts:	11	12	16
Open Accounts:	4	5	3
Closed Accounts:	7	7	6
Delinquent:	-	-	-
Derogatory:	-	-	-
Collection:	-	-	-
Balances:	\$53,175.00	\$53,525.00	\$22,503.00
Payments:	\$1,353.00	\$1,353.00	\$632.00
Public Records:	-	-	-
Inquiries(2 years):	-	4	-

DISPUTES

MOHELA	3/25/26	2/21/26	
Account #:	E00620XXXXXXXXXXXX	203345XXXXXXXXXXXXXXXXXXXX	
Account Type - Detail:	Installment account	Education	
Date Opened:	03/06/2017	03/06/2017	
Balance:	\$1,342.00	\$1,624.00	
Last Reported:	01/08/2026	08/31/2025	
MOHELA	1/16/26	1/16/26	
Account #:	E00520XXXXXXXXXXXX	203345XXXXXXXXXXXXXXXXXXXX	
Account Type - Detail:	Installment account	Education	
Date Opened:	03/06/2017	03/06/2017	
Balance:	\$5,186.00	\$5,153.00	
Last Reported:	08/31/2025	08/31/2025	
MOHELA	1/16/26	1/16/26	
Account #:	E00220XXXXXXXXXXXX	203345XXXXXXXXXXXXXXXXXXXX	
Account Type - Detail:	Installment account	Education	
Date Opened:	09/04/2014	09/04/2014	
Balance:	\$4,283.00	\$4,283.00	
Last Reported:	08/31/2025	08/31/2025	
MOHELA	1/16/26	1/16/26	
Account #:	E00720XXXXXXXXXXXX	203345XXXXXXXXXXXXXXXXXXXX	
Account Type - Detail:	Installment account	Education	
Date Opened:	5/16/2017	05/16/2017	
Balance:	\$786.00	\$786.00	
Last Reported:	08/31/2025	08/31/2025	
MOHELA	1/16/26	1/16/26	
Account #:	E00420XXXXXXXXXXXX	203345XXXXXXXXXXXXXXXXXXXX	
Account Type - Detail:	Installment account	Education	
Date Opened:	08/24/2015	08/24/2015	
Balance:	\$2,592.00	\$2,592.00	
Last Reported:	08/31/2025	08/31/2025	
MOHELA	1/16/26	1/16/26	
Account #:	E00320XXXXXXXXXXXX	203345XXXXXXXXXXXXXXXXXXXX	
Account Type - Detail:	Installment account	Education	
Date Opened:	08/24/2015	08/01/2015	
Balance:	\$5,432.00	\$5,432.00	
Last Reported:	08/31/2025	08/31/2025	

MOHELA	1/16/26 DELETED	1/16/26 DELETED	
Account #:	E00120XXXXXXXXXXXX	203345XXXXXXXXXXXXXXXXXXXXXXX	
Account Type - Detail:	Installment account	Education	
Date Opened:	09/27/2013	09/27/2013	
Balance:	\$1,234.00	\$1,234.00	
Last Reported:	08/31/2025	08/31/2025	
7/15/26 NEW COLLECTION			
PENN CREDIT CORPORATIO (Original Creditor: TUCSON ELECTRIC POWER)			
Account #:	C98605XXXXXXXXXXXX	C98605XXXXXXXXXXXX	C98605XXXXXXXXXXXX
Account Type - Detail:	Open account	Collection	Collection Account
Date Opened:	4/13/2026	04/13/2026	04/13/2026
Balance:	\$603.00	\$603.00	\$603.00
Last Reported:	7/9/2026	07/09/2026	-
LVNV FUNDING LLC (Original Creditor: WEBBANK AVANT)			
Account #:	515942XXXXXXXXXXXX	515942XXXXXXXXXXXX	515942XXXXXXXXXXXX
Account Type - Detail:	Open account	Debt Buyer	Open Account
Date Opened:	3/25/2026	03/25/2026	03/25/2026
Balance:	\$741.00	\$741.00	\$741.00
Last Reported:	7/7/2026	06/02/2026	07/07/2026
3/25/26 NEW COLLECTION			
ABSOLUTE RESOLUTIONS			7/15/26 DELETED
Account #:			90000XXXXX
Account Type - Detail:			Revoloving
Date Opened:			04/08/2025
Balance:			\$16,001.00
Last Reported:			05/07/2026
3/25/26 NEW COLLECTION AS REPORTED ON EXPERIAN			
ABSOLUTE RESOLUTIONS I (Original Creditor: TRANSPORTATION ALLIANCE BANK)	5/22/26 DELETED	5/22/26 DELETED	5/22/26 DELETED
Account #:	4988V5XXXXXX	4988V5XXXXXX	4988V5XXXXXX
Account Type - Detail:	Open account	Debt Buyer	Open Account
Date Opened:	1/8/2026	01/08/2026	01/08/2026
Balance:	\$453.00	\$453.00	\$453.00
Last Reported:	3/26/2026	03/12/2026	03/12/2026
1/16/26 NEW COLLECTION			
CREDENCE RESOURCE MANA (Original Creditor: COX COMMUNICATIONS INC)	3/25/26 DELETED	3/25/26 DELETED	3/25/26 DELETED
Account #:	288053XXX	288053XXX	288053XXX
Account Type - Detail:	Open account	Collection	Collection Account
Date Opened:	11/15/2025	11/15/2025	11/15/2025
Balance:	\$603.00	\$603.00	\$603.00
Last Reported:	2/16/2026	02/15/2026	-

MOHELA/DEPT OF ED			8/18/26	NEEDS ADDITIONAL DISPUTE
Account #:	-	-		345158XXXXXXXXXX
Account Type - Detail:	-	-		Installment
Date Opened:	-	-		03/06/2017
Balance:	-	-		\$0.00
Last Reported:	-	-		12/30/2024
MOHELA/DEPT OF ED			8/18/26	NEEDS ADDITIONAL DISPUTE
Account #:	-	-		345158XXXXXXXXXX
Account Type - Detail:	-	-		Installment
Date Opened:	-	-		09/27/2013
Balance:	-	-		\$0.00
Last Reported:	-	-		12/30/2024
MOHELA/DEPT OF ED			8/18/26	NEEDS ADDITIONAL DISPUTE
Account #:	-	-		345158XXXXXXXXXX
Account Type - Detail:	-	-		Installment
Date Opened:	-	-		03/06/2017
Balance:	-	-		\$0.00
Last Reported:	-	-		12/30/2024
MOHELA/DEPT OF ED			8/18/26	NEEDS ADDITIONAL DISPUTE
Account #:	-	-		345158XXXXXXXXXX
Account Type - Detail:	-	-		Installment
Date Opened:	-	-		05/16/2017
Balance:	-	-		\$0.00
Last Reported:	-	-		12/30/2024
MOHELA/DEPT OF ED			8/18/26	NEEDS ADDITIONAL DISPUTE
Account #:	-	-		345158XXXXXXXXXX
Account Type - Detail:	-	-		Installment
Date Opened:	-	-		08/24/2015
Balance:	-	-		\$0.00
Last Reported:	-	-		12/30/2024
MOHELA/DEPT OF ED			8/18/26	NEEDS ADDITIONAL DISPUTE
Account #:	-	-		345158XXXXXXXXXX
Account Type - Detail:	-	-		Installment
Date Opened:	-	-		08/24/2015
Balance:	-	-		\$0.00
Last Reported:	-	-		12/30/2024
MOHELA/DEPT OF ED			8/18/26	NEEDS ADDITIONAL DISPUTE
Account #:	-	-		345158XXXXXXXXXX
Account Type - Detail:	-	-		Installment
Date Opened:	-	-		09/04/2014
Balance:	-	-		\$0.00
Last Reported:	-	-		12/30/2024
NEW INQUIRIES 8/18/26				
Creditor Name	Date of inquiry	Credit Bureau		
ASCENTUM CAPITAL LLC	08/11/2026	Experian		
JPMCB CARD	07/29/2026	Experian		
SANTANDER CONSUMER USA	05/29/2026	Experian		

NEW INQUIRIES 5/22/26			
Creditor Name	Date of inquiry	Credit Bureau	
ALLY FINANCIAL	4/20/2026	TransUnion	7/15/26 DELETED
NEW INQUIRIES 3/25/26			
Creditor Name	Date of inquiry	Credit Bureau	
CARMAX	3/25/2026	TransUnion	5/22/26 DELETED
NOWCOM/WESTLAKE FINANC	3/25/2026	Experian	7/15/26 DELETED
DESERT CHRYS	3/23/2026	TransUnion	5/22/26 DELETED
CU OF COLORA	3/18/2026	TransUnion	5/22/26 DELETED
CU OF CO	3/18/2026	TransUnion	5/22/26 DELETED
AMERICA FIRST CREDIT U	03/18/2026	Experian	7/15/26 DELETED
NOWCOM/WESTLAKE FINANC	03/18/2026	Experian	7/15/26 DELETED
CARIZONA	03/13/2026	TransUnion	5/22/26 DELETED
NOWCOM/MAGIC AUTO SALE	03/13/2026	Experian	7/15/26 DELETED
700 CREDIT/CARIZONA	03/13/2026	Experian	7/15/26 DELETED
AUTO NOW FINANCIAL SER	03/13/2026	Experian	7/15/26 DELETED
ALLY FINANCIAL	03/12/2026	Equifax	7/15/26 DELETED
WFBNA AUTO	03/12/2026	Experian	7/15/26 DELETED
NOWCOM/WESTLAKE FINANC	03/12/2026	Experian	7/15/26 DELETED
ALLY FINANCIAL	03/12/2026	Experian	7/15/26 DELETED
ALLY FINANCIAL	03/12/2026	Experian	7/15/26 DELETED
DESERT FINAN	03/11/2026	TransUnion	5/22/26 DELETED
DESERT CHRYS	03/11/2026	TransUnion	5/22/26 DELETED
SYNCB/MC	03/07/2026	TransUnion	5/22/26 DELETED
CITI CARDS CBNA	2/22/2026	Experian	5/22/26 DELETED
NEW INQUIRIES 2/21/26			
Creditor Name	Date of inquiry	Credit Bureau	
EXETER FINANCE LLC/WCG	02/20/2026	Experian	3/25/26 DELETED
NOWCOM/WESTLAKE FINANC	02/20/2026	Experian	3/25/26 DELETED
ALLY FINANCIAL	02/20/2026	Experian	3/25/26 DELETED
ALLY FINANCIAL	02/20/2026	Experian	3/25/26 DELETED
CARMAX	02/20/2026	Experian	3/25/26 DELETED
AMERICAN CREDIT ACCE	02/20/2026	Equifax	7/15/26 DELETED
NEW INQUIRIES 1/16/26			
Creditor Name	Date of inquiry	Credit Bureau	
ONEMAIN	11/24/2025	Experian	2/21/26 DELETED
REGIONAL FINANCE COM	11/24/2025	Equifax	8/18/26 DELETED
DIGITAL FEDERAL CRED	11/17/2025	Equifax	7/15/26 DELETED
NEW INQUIRIES 8/18/25			
Creditor Name	Date of inquiry	Credit Bureau	
REGIONAL FINANCE COM	05/08/2025	Equifax	8/18/26 DELETED
LANGLEY FEDERAL CRED	05/03/2025	Equifax	7/15/26 DELETED
DIGITAL FEDERAL CRED	05/02/2025	Equifax	7/15/26 DELETED
CITIZENS BANK	05/02/2025	Equifax	7/15/26 DELETED
TRANSFORM CREDIT INC	04/09/2025	Experian	2/21/26 DELETED
JPMCB CARD	04/08/2025	Experian	2/21/26 DELETED

CELC/ROCKET	4/8/2025	TransUnion	11/16/25	DELETED
TAB/MISSION	4/5/2025	TransUnion	11/16/25	DELETED

Warm Regards,

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Francis Z.

Executive Assistant

Phone: (662) 467-4132

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[Next Level Credit.net LLC](#)



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