

Your 3B Report & Vantage Scores® 3.0

Transunion®	Experian®	Equifax®
655	656	625

*Vantage Score® 3.0 credit score

Personal Information

	Transunion®	Experian®	Equifax®
Credit Report Date	4/7/2025	4/7/2025	4/7/2025
Name Also Known As:	YANDI FUNDORALIRIANO YANDEL FUNDORA YANDI FUNDORA	YANDI FUNDORA-LIRIANO YANDI LIRIANO LIRIANO YANDI FUNDORA	YANDI FUNDORA YANDI FUNDORA LIRIANO YANDI LIRIANO YANDI FUNDORA-LIRIANO
Date of Birth	1991	1991	1991
Current Address	1017 PUEBLO HOBBS, NM 88240	2600 29TH AVE N SAINT PETERSBURG, FL 337133915	1017 W PUEBLO AVE HOBBS, NM 88240
Previous Address	3901 CENTRAL HOBBS, NM 88240	3901 N CENTRAL DR APT E107 HOBBS, NM 882401191	3901 N CENTRAL DR APT E107 HOBBS, NM 88240
Employer	2600 29TH SAINT PETERSBURG, FL 33713 JEFE D 2 TIENDAS Y 2 COMP Date Updated: 3/14/2025 OTRO Date Updated: 2/4/2025	1017 W PUEBLO AVE HOBBS, NM 882401167 JEFE D 2 TIENDAS Y 2 COMP 0000 Date Updated: 3/1/2025 BLACK GOLD ENERGY SERVICES Date Updated: 4/1/2024	--

Consumer Statement

Transunion®	NONE REPORTED
Experian®	NONE REPORTED
Equifax®	NONE REPORTED

Summary

Transunion®	Experian®	Equifax®
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4/9/25, 10:58 AM

3-Bureau Credit Report & Scores | SmartCredit

Total Accounts	9	11	12
Open Accounts:	7	9	9
Closed Accounts:	2	2	3
Delinquent:	0	0	0
Derogatory:	0	0	1
Balances:	\$157,001	\$157,496	\$157,496
Payments:	\$3,763	\$3,813	\$3,813
Public Records:	0	0	0
Inquiries (2 years):	14	34	17

Account History

At-a-glance viewing of your payment history

	OK	30	60	90	120	150	PP	RF
Unknown	Current	30 Days Late	60 Days Late	90 Days Late	120 Days Late	150+ Days Late	Payment Plan	Repossessor Foreclosure
				CO				
				Collection Chargeoff				

Revolving Accounts : Accounts with an open-end term

THD/CBNA

	Transunion®	Experian®	Equifax®
Account #	603532*****	603532*****	603532*****
High Balance:	\$523	\$523	\$0
Last Verified:	3/9/2025	--	--
Date of Last Activity:	3/9/2025	3/1/2025	3/1/2025
Date Reported:	3/9/2025	3/10/2025	3/1/2025
Date Opened:	5/29/2024	5/1/2024	5/1/2024
Balance Owed:	\$213	\$213	\$213
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Banks	Retail, Not Elsewhere Classified	Personal Loan Companies
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current

Date of Last Activity:	3/17/2025	3/1/2025	3/1/2025
Date Reported:	3/17/2025	3/18/2025	3/1/2025
Date Opened:	8/21/2024	8/1/2024	8/1/2024
Balance Owed:	\$1,258	\$1,258	\$1,258
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Home Electronics Sales and Service	Television/Radio Sales and Service	Television/Radio Sales and Service
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Charge Amount in H/C column is credit limit
Payment Amount:	\$30	\$30	\$30
Last Payment:	3/11/2025	3/11/2025	3/1/2025
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$2,000	\$2,000	\$2,000

Two-Year Payment History

Transunion

																		OK	OK	OK
Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
OK	OK	OK																		
Dec	'25	Feb																		

Experian

																		OK	OK	OK	OK
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
OK	OK	OK																			
'25	Feb	Mar																			

Equifax

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Nov	Dec	'25																		

Experian

													OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct		
OK	OK																					
Nov	Dec	'25																				

Equifax

Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug		
Sep	Oct	Nov																				

Days Late - 7 Year History

Transunion®				Experian®											Equifax®							
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0											

CAPITAL ONE

	Transunion®	Experian®	Equifax®
Account #	517805*****	517805*****	517805*****
High Balance:	\$513	\$513	\$500
Last Verified:	12/14/2024	--	--
Date of Last Activity:	11/16/2024	12/1/2024	11/1/2024
Date Reported:	12/14/2024	12/14/2024	12/1/2024
Date Opened:	1/17/2024	1/1/2024	1/1/2024
Balance Owed:	\$0	\$0	\$0
Closed Date:	7/18/2024	--	--
Account Rating:	Paid	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	All Banks
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Account closed by consumer	Credit line closed - consumer request - reported by subscriber.	Account closed at consumer's request Closed or paid account/zero balance
Payment Amount:	\$0	\$0	\$0
Last Payment:	11/16/2024	11/16/2024	11/1/2024
Term Length:	--	--	--

Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	--
Payment Frequency:	--	--	--
Credit Limit:	\$500	\$500	\$0

Two-Year Payment History

Transunion

																OK	OK	OK	OK	OK	OK	OK
Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug		
OK	OK	OK																				
Sep	Oct	Nov																				

Experian

														OK	OK	OK	OK	OK	OK	OK	OK	OK
'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep		
OK	OK																					
Oct	Nov	Dec																				

Equifax

Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul
Aug	Sep	Oct																		

Days Late - 7 Year History

Transunion®				Experian®												Equifax®						
30: 0	60: 0	90: 0		30: 0	60: 0	90: 0		30: 0	60: 0	90: 0		30: 0	60: 0	90: 0		30: 0	60: 0	90: 0				

SYNCB/CARECR

	Transunion®	Experian®	Equifax®
Account #	601918*****	601918*****	601918*****
High Balance:	\$0	\$0	\$0
Last Verified:	3/24/2025	--	--
Date of Last Activity:	3/24/2025	3/1/2025	--
Date Reported:	3/24/2025	3/24/2025	3/1/2025
Date Opened:	1/16/2025	1/1/2025	1/1/2025
Balance Owed:	\$0	\$0	\$0
Closed Date:	--	--	--

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Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Miscellaneous Finance	All Banks	Sales Financing
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Charge Amount in H/C column is credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	--	--	--
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$12,000	\$12,000	\$12,000

Two-Year Payment History

Transunion

Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
		OK	OK																	
Dec	'25	Feb																		

Experian

Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
		OK	OK	OK																
'25	Feb	Mar																		

Equifax

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Nov	Dec	'25																		

Days Late - 7 Year History

Transunion®																				
30: 0	60: 0	90: 0																		

CAPITAL ONE

	Transunion®	Experian®	Equifax®
Account #	--	515676*****	515676*****
High Balance:	--	\$820	\$0
Last Verified:	--	--	--
Date of Last Activity:	--	3/1/2025	3/1/2025
Date Reported:	--	3/13/2025	3/1/2025
Date Opened:	--	4/1/2024	4/1/2024
Balance Owed:	--	\$244	\$244
Closed Date:	--	--	--
Account Rating:	--	Open	Open
Account Description:	--	Individual	Individual
Dispute Status:	--	Account not disputed	Account not disputed
Creditor Type:	--	Bank Credit Cards	All Banks
Account Status:	--	Open	Open
Payment Status:	--	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	--	\$25	\$25
Last Payment:	--	3/12/2025	3/1/2025
Term Length:	--	--	--
Past Due Amount:	--	\$0	\$0
Account Type:	--	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	--	\$600	\$600

Two-Year Payment History

Transunion
NONE REPORTED

Experian													OK	OK	OK	OK	OK	OK	OK	OK	OK
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
OK	OK	OK																			
'25	Feb	Mar																			

Equifax

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Nov Dec '25

Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30: --	60: --	90: --	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0

CAPITAL ONE

	Transunion®	Experian®	Equifax®
Account #	--	517805*****	517805*****
High Balance:	--	\$749	\$0
Last Verified:	--	--	--
Date of Last Activity:	--	3/1/2025	3/1/2025
Date Reported:	--	3/25/2025	3/1/2025
Date Opened:	--	10/1/2023	10/1/2023
Balance Owed:	--	\$251	\$251
Closed Date:	--	--	--
Account Rating:	--	Open	Open
Account Description:	--	Individual	Individual
Dispute Status:	--	Account not disputed	Account not disputed
Creditor Type:	--	Bank Credit Cards	All Banks
Account Status:	--	Open	Open
Payment Status:	--	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	--	\$25	\$25
Last Payment:	--	3/21/2025	3/1/2025
Term Length:	--	--	--
Past Due Amount:	--	\$0	\$0
Account Type:	--	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	--	\$600	\$600

Two-Year Payment History

Transunion

NONE REPORTED

Experian

Equifax

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

'24

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

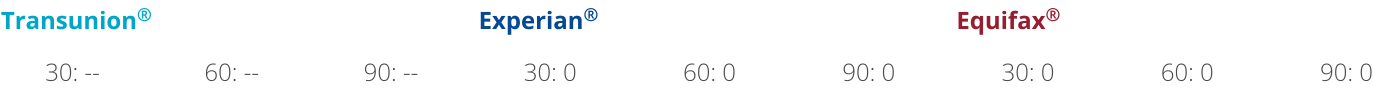
Oct

Nov

Dec

'25

Days Late - 7 Year History



Installment Accounts : Accounts comprised of fixed terms with regular payments

CHRYSLERCAP

	Transunion®	Experian®	Equifax®
Account #	300002*****	300002*****	300002*****
High Balance:	\$81,396	\$81,396	\$81,396
Last Verified:	2/28/2025	--	--
Date of Last Activity:	2/28/2025	2/1/2025	2/1/2025
Date Reported:	2/28/2025	2/28/2025	2/1/2025
Date Opened:	2/16/2025	2/1/2025	2/1/2025
Balance Owed:	\$74,486	\$74,486	\$74,486
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Auto Financing	Auto Financing	Auto Financing
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Auto Lease
Payment Amount:	\$1,695	\$1,695	\$1,695
Last Payment:	2/21/2025	2/21/2025	2/1/2025
Term Length:	48 Month(s)	48 Month(s)	--
Past Due Amount:	\$0	\$0	\$0

12/20

Two-Year Payment History

Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '24 Feb Mar Apr May Jun Jul Aug Sep Oct
OK OK OK
Nov Dec '25

OK OK OK OK
Mar Apr May Jun Jul Aug Sep Oct Nov Dec '24 Feb Mar Apr May Jun Jul Aug Sep Oct Nov

OK OK OK
Dec '25 Feb

[illegible]

Transunion® **Experian®** **Equifax®**

30:0 60:0 90:0 30:0 60:0 90:0 30:0 60:0 90:0

	Transunion®	Experian®	Equifax®
Account #	89****	89****	89****
High Balance:	\$32,800	\$32,800	\$32,800
Last Verified:	2/28/2025	--	--

Two-Year Payment History

[illegible][illegible][illegible]

14/20

Transunion®				Experian®				Equifax®			
30: 0				30: 0				30: 0			
60: 0				60: 0				60: 0			
90: 0				90: 0				90: 0			

TOYOTA MTR

	Transunion®	Experian®	Equifax®
Account #	704015*****	704015*****	704015*****
High Balance:	\$59,956	\$59,956	\$59,956
Last Verified:	2/28/2025	--	--
Date of Last Activity:	2/28/2025	2/1/2025	2/1/2025
Date Reported:	2/28/2025	2/28/2025	2/1/2025
Date Opened:	12/7/2023	12/1/2023	12/1/2023
Balance Owed:	\$51,376	\$51,376	\$51,376
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Joint	Joint	Joint
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Auto Finance	Auto Financing	Auto Financing
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Auto Fixed rate
Payment Amount:	\$1,128	\$1,128	\$1,128
Last Payment:	2/21/2025	2/21/2025	2/1/2025
Term Length:	72 Month(s)	72 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	Auto Loan
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion																					
											OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	
											OK	OK	OK								
OK	OK	OK																			
Nov	Dec	'25																			

Experian																							
												OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov			

OKOKOK

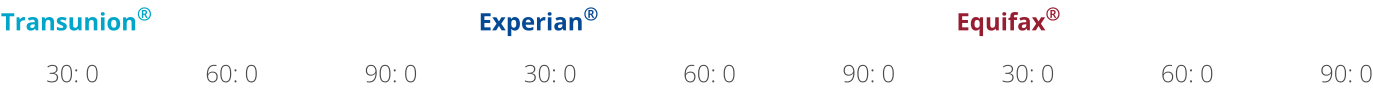
Dec '25Feb

Equifax

'23FebMarAprMayJunJulAugSepOctNovDec'24FebMarAprMayJunJulAugSep

OctNovDec

Days Late - 7 Year History



TRICOLORAU

	Transunion®	Experian®	Equifax®
Account #	--	--	P5****
High Balance:	--	--	\$27,363
Last Verified:	--	--	--
Date of Last Activity:	--	--	11/1/2024
Date Reported:	--	--	3/1/2025
Date Opened:	--	--	10/1/2022
Balance Owed:	--	--	\$0
Closed Date:	--	--	--
Account Rating:	--	--	Derogatory
Account Description:	--	--	Individual
Dispute Status:	--	--	Account not disputed
Creditor Type:	--	--	Auto Dealers, Used
Account Status:	--	--	Closed
Payment Status:	--	--	Repossession
Creditor Remarks:	--	--	Paid repossession Auto
Payment Amount:	--	--	\$0
Last Payment:	--	--	11/1/2024
Term Length:	--	--	60 Month(s)
Past Due Amount:	--	--	\$0
Account Type:	--	--	Auto Loan
Payment Frequency:	--	--	--
Credit Limit:	--	--	\$0

Two-Year Payment History

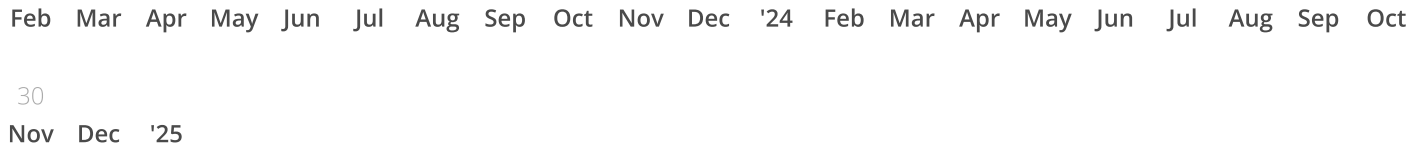
Transunion

NONE REPORTED

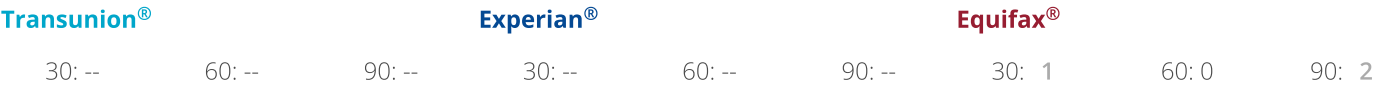
Experian

NONE REPORTED

Equifax



Days Late - 7 Year History



Public Information

None Reported

Inquiries

Creditor Name	Date of Inquiry	Credit Bureau
JPMCB CARD	12/15/2023	Experian
PERMIANAUT	11/1/2023	Equifax
CHRYSLER CAPITAL	11/2/2023	Experian
ALLY FINANCIAL	11/2/2023	Experian
WFBNA AUTO	11/2/2023	Experian
ALLYFINANC	11/2/2023	Equifax
STELLANTIS	11/2/2023	Equifax
TOYOTA MOTOR CREDIT CO	11/3/2023	Experian
CREDIT ONE BANK NA	1/14/2024	Experian
JPMCB CARD	1/15/2024	Experian
PERMIAN FORD	10/23/2023	TransUnion
CBC/PERMIAN FORD LINCO	10/23/2023	Experian
PERMIANFOR	10/23/2023	Equifax
SYNCB	1/16/2025	TransUnion
SANTANDER CONSUMER USA	10/24/2023	Experian
NOWCOM/WESTLAKE FINANC	10/24/2023	Experian

EXETER FINANCE LLC/WCG	10/24/2023	Experian
CAPITAL ONE	9/22/2023	TransUnion
CAP ONE NA	9/22/2023	Experian
CAPITALONE	9/22/2023	Equifax
WELLSFARGO	9/26/2024	Experian
CBNA	9/28/2024	Equifax
CAPITAL ONE	4/27/2024	TransUnion
CAP ONE NA	4/27/2024	Experian
CAPITALONE	4/27/2024	Equifax
DISCOVER FINANCIAL SER	3/10/2024	Experian
BK OF AMER	3/13/2025	TransUnion
CAPITAL ONE	12/22/2023	TransUnion
DISCOVER FINANCIAL SER	12/22/2023	Experian
CAP ONE NA	12/22/2023	Experian
CAPITALONE	12/22/2023	Equifax
DEL NORTE CU	11/10/2023	TransUnion
SUNWARD FCU FKA SANDIA	11/11/2023	Experian
AMEX	11/16/2024	Experian
OPORTUN INC/	11/15/2023	TransUnion
OPORTUN/PROGRESO FINAN	11/15/2023	Experian
OPORTUN IN	11/15/2023	Equifax
AMERICREDIT	10/5/2023	TransUnion
TATE BRANCH	10/5/2023	TransUnion
700 CREDIT/TATE BRANCH	10/5/2023	Experian
CHRYSLER CAPITAL	10/5/2023	Experian
ALLY FINANCIAL	10/5/2023	Experian
ALLYFINANC	10/5/2023	Equifax
AMERICREDI	10/5/2023	Equifax
STELLANTIS	10/5/2023	Equifax
TATEBRANCH	10/5/2023	Equifax
SYNCB/LOWES	10/7/2023	TransUnion
SYNCB/LOWES	10/7/2023	Experian
CBNA/BBY	8/21/2024	Equifax
AMERICAN EXPRESS	4/2/2025	Experian
AMERICAN EXP	4/3/2025	TransUnion
NOWCOM/NEXCAR USA	4/8/2024	Experian
NOWCOM/AUTOLAND JAX CO	4/8/2024	Experian
NEXCARUSA	4/8/2024	Equifax
OPORTUN/PROGRESO FINAN	8/28/2024	Experian
WELLSFARGO	3/24/2025	Experian

JPMCB CARD	7/13/2024	Experian
TOYOTA MOTOR CREDIT CO	12/5/2023	Experian
ONEMAIN	2/12/2024	TransUnion
ONEMAIN	2/12/2024	Experian
CBNA	3/29/2025	Equifax
CHRYSLER CAPITAL	2/15/2025	Experian
SYNCB	1/31/2025	TransUnion
THD/CBNA	5/29/2024	Equifax
LENDBUZZ FUNDING LLC	4/12/2024	Experian

Creditor Contacts [Show](#)

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