

Informe de crédito de tres agencias

Referencia #: M56287182
Fecha del informe: 11/07/2024

Informacion personal



A continuación se muestra su información personal tal como aparece en su expediente crediticio. Esta información incluye su nombre legal, direcciones actuales y anteriores, información laboral y otros detalles.

	TransUnión	Experian	Equifax
Fecha del informe de crédito:	11/07/2024	11/07/2024	11/07/2024
Nombre:	LEANDRO VALERACISNERO	LEANDRO VALERA CISNERO	LEANDRO V CISNERO
También conocido como:	LEANDRO VALERA LEANDROVALERA CISNERO LEANDRO CISNERO	LEANDROVALERA CISNERO LEANDORO CISNERO	- LEANDRO VALERA CISNERO LEANDRO VALERA CISNERO LEANDRO VALERA CISNERO
Anterior:	-	-	
Fecha de nacimiento:	5/3/1999	1999	5/3/1999
Dirección(es) actual(es):	Calle 524 S 2. Avondale, Arizona 85323	524 S 2ND CALLE APARTAMENTO A Avondale, Arizona 85323 06/2024	Calle 524A S 2. Avondale, Arizona 85323
Dirección(es) anterior(es):	-	812 S. HOJA VERDE LN Avondale, Arizona 85323-2508 07/2024 524 S 2ª ESTANCIA Avondale, Arizona 85323 04/2024	524 2ND STREET APTO APTO A Avondale, Arizona 85323
Empleadores:	LYFT	TRABAJADORES POR CUENTA PROPIA Calle 524 S 2. AVONDALE, AZ,	-



Su puntaje crediticio es una representación de su salud crediticia general. La mayoría de los prestamistas utilizan algún tipo de puntaje crediticio para ayudar a determinar su solvencia.

	TransUnión	Experian	Equifax
Puntuación de crédito:	638	620	636
Clasificación del prestamista:	Justo	Justo	Justo
Escala de puntuación:	300-850	300-850	300-850
Factores de riesgo			
TransUnión:	<p>The date that you opened your oldest account is too recent Your oldest account is still too recent. A credit file containing older accounts will have a positive impact on your credit score because it demonstrates that you are experienced managing credit.</p> <p>The balances on your accounts are too high compared to loan amounts The balances on your accounts are high compared to the original loan amounts, lowering your score.</p> <p>Lack of sufficient relevant real estate account information A real estate loan can be a first mortgage, a home equity loan, or home equity line of credit. The VantageScore credit score model relies on information in your credit files at the three national credit reporting companies (Equifax, Experian and TransUnion) to generate your score. Your credit file does not contain enough credit behavior information about your real estate accounts. A mix of different types of open and active credit accounts, including real estate loans, can have a positive impact on your credit score.</p> <p>You have too many accounts that were opened recently Because too many of your accounts were opened recently, the history on those new accounts is not long enough to provide sufficient payment and account history to demonstrate responsible behavior on those accounts. In addition, having multiple accounts that are relatively new is seen as a higher risk because of the possibility of becoming overextended, which can then lead to late payments or defaulting on the account.</p>		
Experian:	<p>The date that you opened your oldest account is too recent</p> <p>The balances on your accounts are too high compared to loan amounts</p> <p>Lack of sufficient relevant real estate account information</p> <p>You have too many accounts that were opened recently</p>		
Equifax:			

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:	5	4	4
Open Accounts:	4	3	3
Closed Accounts:	1	1	1
Delinquent:	0	0	0
Derogatory:	0	0	0
Collection:	0	0	0
Balances:	\$26,893.00	\$26,492.00	\$26,492.00
Payments:	\$1,264.00	\$843.00	\$843.00
Public Records:	0	0	0
Inquiries(2 years):	5	13	2

Account History

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

BK OF AMER

	TransUnion	Experian	Equifax
Account #:	440066635453****	77**	440066635453****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Secured credit card	Credit line secured	Secured credit card
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	03/17/2024	03/01/2024	03/01/2024
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$196.00	\$196.00	\$0.00
Credit Limit:	\$200.00	\$200.00	\$200.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	06/19/2024	06/17/2024	06/01/2024
Comments:	-	-	Secured credit card Amount in H/C column is credit limit
Date Last Active:	06/14/2024	06/01/2024	06/01/2024
Date of Last Payment:	06/14/2024	06/14/2024	06/01/2024

Two-Year payment history

[illegible]

CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	517805776586****	51780577****	517805776586****
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:	04/17/2024	04/01/2024	04/01/2024
Balance:	\$232.00	\$232.00	\$232.00
No. of Months (terms):	0	0	0
High Credit:	\$304.00	\$304.00	\$0.00
Credit Limit:	\$300.00	\$300.00	\$300.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	07/08/2024	07/08/2024	07/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	07/08/2024	07/01/2024	07/01/2024
Date of Last Payment:	06/20/2024	06/20/2024	07/01/2024

Two-Year payment history

[illegible]

WESTERN FUND

	TransUnion	Experian	Equifax
Account #:	2911****	2911****	2911****
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:	\$818.00	\$818.00	\$818.00
Date Opened:	01/18/2024	01/01/2024	01/01/2024
Balance:	\$26,260.00	\$26,260.00	\$26,260.00
No. of Months (terms):	66	66	0
High Credit:	\$26,965.00	\$26,965.00	\$26,965.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	05/30/2024	05/30/2024	05/01/2024
Comments:	-	-	Auto
Date Last Active:	05/30/2024	05/01/2024	05/01/2024
Date of Last Payment:	05/19/2024	05/19/2024	05/01/2024

Two-Year payment history

[illegible]

TransUnion	
Account #:	32208****
Account Type:	Installment
Account Type - Detail:	Lease
Bureau Code:	Individual
Account Status:	Open
Monthly Payment:	\$421.00
Date Opened:	03/19/2024
Balance:	\$401.00
No. of Months (terms):	12
High Credit:	\$2,358.00
Credit Limit:	\$0.00
Past Due:	\$0.00
Payment Status:	Current
Last Reported:	05/31/2024
Comments:	-
Date Last Active:	05/31/2024
Date of Last Payment:	05/24/2024

Experian

Equifax

Two-Year payment history

Legend

[illegible]


	TransUnion	Experian	Equifax
Account #:	517805892533****	51780589****	517805892533****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	-
Bureau Code:	Individual	Individual	Individual
Account Status:	Paid	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	10/23/2023	10/01/2023	10/01/2023
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$553.00	\$553.00	\$500.00
Credit Limit:	\$500.00	\$500.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	03/21/2024	03/21/2024	03/01/2024
Comments:	Canceled by credit grantor	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
Date Last Active:	03/11/2024	03/01/2024	03/01/2024
Date of Last Payment:	03/11/2024	03/11/2024	03/01/2024

Two-Year payment history

Legend

Month	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
Year	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK																			
Experian		OK	OK	OK	OK																			
Equifax		OK	OK	OK	OK																			

Inquiries


 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
CURACAO	Miscellaneous Home Furnishings	06/16/2024	TransUnion
JPMCB CARD	Bank Credit Cards	05/30/2024	Experian
WELLSFARGO	All Banks	05/01/2024	Experian
CAP ONE NA	Bank Credit Cards	04/17/2024	Experian
CAPITAL ONE	Bank Credit Cards	04/17/2024	TransUnion
DISCOVER FINANCIAL SER	Bank Credit Cards	04/12/2024	Experian
BK OF AMER	Bank Credit Cards	03/17/2024	Experian
JPMCB CARD	Bank Credit Cards	03/17/2024	Experian
JPMCB CARD	Bank Credit Cards	03/17/2024	Experian
BRDSC/CBNA	Miscellaneous Home Furnishings	03/16/2024	Experian
TD RETAIL CARD SERVICE	Bank Credit Cards	03/16/2024	Experian
SYNCB	Sales Financing	03/16/2024	TransUnion
CAPITALONE	-	03/01/2024	Equifax
CAP ONE NA	Bank Credit Cards	03/01/2024	Experian
CAPITAL ONE	Bank Credit Cards	03/01/2024	TransUnion

NOWCOM/WESTERN FUNDING	Auto Dealers, Used	01/18/2024	Experian
NOWCOM/EL AUTO DEALER	Auto Dealers, Used	01/16/2024	Experian
CAPITALONE	-	10/18/2023	Equifax
CAP ONE NA	Bank Credit Cards	10/18/2023	Experian
CAPITAL ONE	Bank Credit Cards	10/18/2023	TransUnion

Public Information

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 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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 Information about how to contact people and/or organizations that appear on this credit report is listed below.

Creditor Name	Address	Phone Number
CAPITAL ONE	15000 CAPITAL ONE RICHMOND, VA 23238	(800) 955-7070
SYNCHRONY FINANCIAL	PO BOX 71724 PHILADELPHIA, PA 19176	(800) 924-2927

CURACAO	1605 W OLYMPIC BLV LOS ANGELES, CA 90015	(866) 410-1611
WESTERN FUNDNG	P.O. BOX 94858 LAS VEGAS, NV 89193	-
WEST CREEK FINANCIAL DBA	4951 LAKE BROOK DR GLEN ALLEN, VA 23060	(844) 937-8275
CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
WESTERN FUNDING INC	3915 E PATRICK LN LAS VEGAS, NV 89120	(702) 434-1990
WELLSFARGO	PO BOX 29482 PHOENIX, AZ 85038	(800) 225-5935
TD RETAIL CARD SERVICE	200 CAROLINA POINT PKWY GREENVILLE, SC 29607	(877) 801-8667
NOWCOM/WESTERN FUNDING	3915 E PATRICK LN LAS VEGAS, NV 89120	(702) 777-6103
NOWCOM/EL AUTO DEALER	256 E MAIN ST MESA, AZ 85201	(602) 435-9909
JPMCB CARD	PO BOX 15077 WILMINGTON, DE 19850	(800) 453-9719
JPMCB CARD	PO BOX 15077	(800) 453-9719

	WILMINGTON, DE 19850	
DISCOVER FINANCIAL SER	12 READS WAY NEW CASTLE, DE 19720	BYMAILONLY
CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
CAP ONE NA	PO BOX 30281 SALT LAKE CITY, UT 84130	(800) 227-4825
BRDSC/CBNA	541 SID MARTIN RD GRAY, TN 37615	(423) 477-6800
BK OF AMER	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110