

Credit Report

Credit reports are key to helping you confidently protect and manage your identity. You can rest assured - reviewing your report does not negatively impact your standing or score.

Financial institutions, employers and insurers use credit reports to gain insight into your financial profile. Because they provide a record of your present and past credit use, credit reports may determine whether or not you will be offered credit, and on what terms. Inaccurate or fraudulent account information on credit reports can result in denial of credit, higher loan and insurance rates and even rejection for employment. The Federal Trade Commission (FTC) has prepared [A Summary of Your Rights Under the Fair Credit Reporting Act](#), you may also find additional information on their website www.FTC.gov/credit.

Understanding your credit score and the factors that impact it will prepare you to make the best possible decisions for your financial future. Want help reading your report? We've prepared a quick educational guide for you: [How to Read, Use and Act on Your Credit Report](#). If you find inaccurate information on your report, you may contact one of our [Credit Specialists](#) to help dispute this information directly with the credit reporting agencies.

Show Less

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Three Bureau Credit Report

Reference #: M57795529

Report Date: 09/12/2024

Quick Links: [Credit Score](#) / [Summary](#) / [Account History](#) / [Inquiries](#) / [Creditor Contacts](#)

Personal Information



Below is your personal information as it appears in your credit file. This information includes your legal name, current and previous addresses, employment information and other details.

	TransUnion	Experian	Equifax
Credit Report Date:	09/12/2024	09/12/2024	09/12/2024
Name:	ANDERSON J GILMEDINA	-	ANDERSON J GIL MEDINA
Also Known As:	ANDERSON GIL ANDERSON HILLMEDINA	ANDERSON JESUS ANDERSON-GIL	-

GILMEDINA,ANDERSON,JESUS

Former:	-	-	ANDERSON J GIL ANDERSON JESUS GIL- MEDINA
Date of Birth:	12/9/1985	1985	12/9/1985
Current Address(es):	6310 ALPINE TRAIL LN KATY, TX 77494	6310 ALPINE TRAIL LN KATY, TX 77494-3184 01/2022	6310 ALPINE TRAIL LN KATY, TX 77494
Previous Address(es):	1550 KATY GAP RD 2305 KATY, TX 77494	1550 KATY GAP RD APT 2305 KATY, TX 77494-5879 08/2020	1550 KATY GAP RD APT 2305 KATY, TX 77494
	20801 HIGHLAND KNOLLS DR 426 KATY, TX 77450	20801 HIGHLAND KNOLLS D APT 426 KATY, TX 77450-5166 06/2019	20801 HIGHLAND KNOLLS DR APT 426 KATY, TX 77450
Employers:	ACADEMY WAREHOUSE GREATER METROPLEX INTERIO	ACADEMY WAREHOUSE GREATER METROPLEX INTERIO	ACADEMY WAREHOUSE GREATER METROPLEX IN

Credit Score

[Back to Top](#)


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
Credit Score:	649	643	647
Lender Rank:	Fair	Fair	Fair
Score Scale:	300-850	300-850	300-850

Risk Factors

TransUnion:	<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>The total of all balances on your open accounts is too high [+]</p> <p>The balance amount paid down on your open installment accounts is too low [+]</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>The total of all balances on your open accounts is too high</p> <p>The balance amount paid down on your open installment accounts is too low</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

[Back to Top](#)


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

	TransUnion	Experian	Equifax
Total Accounts:	9	9	8
Open Accounts:	5	5	5
Closed Accounts:	4	4	3
Delinquent:	0	0	0
Derogatory:	0	0	0
Collection:	0	0	0
Balances:	\$21,885.00	\$21,885.00	\$21,885.00
Payments:	\$805.00	\$805.00	\$805.00
Public Records:	0	0	0
Inquiries(2 years):	0	3	1

Account History

[Back to Top](#)


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

CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	517805951351****	51780595****	51780595****
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:	\$49.00	\$49.00	\$49.00
Date Opened:	11/16/2019	11/01/2019	11/01/2019

Balance:	\$1,336.00	\$1,336.00	\$1,336.00
No. of Months (terms):	0	0	0
High Credit:	\$2,164.00	\$2,164.00	\$0.00
Credit Limit:	\$2,000.00	\$2,000.00	\$2,000.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	08/16/2024	08/16/2024	08/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	08/16/2024	08/01/2024	08/01/2024
Date of Last Payment:	08/10/2024	08/10/2024	08/01/2024

Two-Year payment history

Legend

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

BK OF AMER

	TransUnion	Experian	Equifax
Account #:	552433971873****	68**	552433971873****
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:	\$229.00	\$229.00	\$229.00
Date Opened:	05/08/2018	05/01/2018	05/01/2018
Balance:	\$7,999.00	\$7,999.00	\$7,999.00
No. of Months (terms):	0	0	0
High Credit:	\$8,785.00	\$8,785.00	\$0.00
Credit Limit:	\$8,000.00	\$8,000.00	\$8,000.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	08/13/2024	08/10/2024	08/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	08/13/2024	08/01/2024	08/01/2024
Date of Last Payment:	08/08/2024	08/08/2024	08/01/2024

Two-Year payment history

Legend

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

TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax		OK	OK	OK	OK		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		OK	OK	OK	OK	OK	OK	OK

BK OF AMER

	TransUnion	Experian	Equifax
Account #:	440066095560****	49**	440066095560****
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:	\$0.00	\$0.00	\$0.00
Date Opened:	10/27/2017	10/01/2017	10/01/2017
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$1,691.00	\$1,691.00	\$0.00
Credit Limit:	\$1,000.00	\$1,000.00	\$1,000.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	08/18/2024	08/16/2024	08/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	08/12/2024	08/01/2024	08/01/2024
Date of Last Payment:	08/12/2024	08/12/2024	08/01/2024

Two-Year payment history

Legend

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

CBNA

	TransUnion	Experian	Equifax
Account #:	426938013749****	426938013749****	426938013749****
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:	\$238.00	\$238.00	\$238.00
Date Opened:	10/12/2019	10/01/2019	10/01/2019
Balance:	\$6,542.00	\$6,542.00	\$6,542.00
No. of Months (terms):	0	0	0
High Credit:	\$7,290.00	\$7,290.00	\$0.00

Credit Limit:	\$9,300.00	\$9,300.00	\$9,300.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	09/09/2024	09/10/2024	09/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	09/09/2024	09/01/2024	09/01/2024
Date of Last Payment:	09/03/2024	09/03/2024	09/01/2024

Two-Year payment history

Legend

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

OPORTUNPROG

	TransUnion	Experian	Equifax
Account #:	59031**	59031**	59031**
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Unsecured loan	Unsecured loan	Unsecured loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$289.00	\$289.00	\$289.00
Date Opened:	03/01/2023	03/01/2023	03/01/2023
Balance:	\$6,008.00	\$6,008.00	\$6,008.00
No. of Months (terms):	45	45	0
High Credit:	\$8,100.00	\$8,100.00	\$8,100.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	07/31/2024	07/31/2024	07/01/2024
Comments:	-	-	Unsecured
Date Last Active:	07/31/2024	07/01/2024	07/01/2024
Date of Last Payment:	07/23/2024	07/23/2024	07/01/2024

Two-Year payment history

Legend

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

TOYOTA MTR

	TransUnion	Experian	Equifax
Account #:	7040126797853****	7040126797853****	7040126797853****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Joint	Joint	Joint
Account Status:	Closed	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	06/27/2020	06/01/2020	06/01/2020
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	75	75	75
High Credit:	\$43,050.00	\$43,050.00	\$43,050.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	02/04/2021	02/04/2021	02/01/2021
Comments:	Closed	-	Closed or paid account/zero balance Auto
Date Last Active:	02/04/2021	02/01/2021	02/01/2021
Date of Last Payment:	02/04/2021	02/04/2021	02/01/2021

Two-Year payment history

Legend

Month	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
Year	21	21	20	20	20	20	20	20	20	20	20	20	20	20	19	19	19	19	19	19	19	19	19	19
TransUnion		OK	OK	OK	OK	OK	OK	OK																
Experian		OK	OK	OK	OK	OK	OK	OK	OK															
Equifax		OK	OK	OK	OK	OK	OK	OK	OK															

OPORTUNPROG

	TransUnion	Experian	Equifax
Account #:	36441**	36441**	
Account Type:	Installment	Installment	
Account Type - Detail:	Unsecured loan	Unsecured loan	
Bureau Code:	Individual	Individual	
Account Status:	Closed	Paid	
Monthly Payment:	\$0.00	\$0.00	
Date Opened:	07/28/2019	07/01/2019	
Balance:	\$0.00	\$0.00	
No. of Months (terms):	16	16	
High Credit:	\$1,080.00	\$1,080.00	
Credit Limit:	\$0.00	\$0.00	
Past Due:	\$0.00	\$0.00	
Payment Status:	Current	Current	
Last Reported:	12/23/2019	12/23/2019	
Comments:	Closed	-	

Date Last Active: 12/23/2019 12/01/2019
 Date of Last Payment: 12/23/2019 12/23/2019

Two-Year payment history

Legend

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
Year	19	19	19	19	19	19	19	19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18
TransUnion		OK	OK	OK	OK																			
Experian		OK	OK	OK	OK	OK																		
Equifax																								

ACCEPTANCENOW

	TransUnion	Experian	Equifax
Account #:	0006604R061200****	R061200006604R061200****	200006604R061200****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Rental agreement	Rental agreement	Rental agreement
Bureau Code:	Individual	Individual	Individual
Account Status:	Closed	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	03/26/2019	03/01/2019	03/01/2019
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	12	12	12
High Credit:	\$1,595.00	\$1,595.00	\$1,595.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	06/18/2019	06/30/2019	06/01/2019
Comments:	Closed	-	Closed or paid account/zero balance Rental agreement
Date Last Active:	06/18/2019	06/01/2019	06/01/2019
Date of Last Payment:	06/18/2019	06/18/2019	06/01/2019

Two-Year payment history

Legend

Month	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
Year	19	19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17	17	17
TransUnion		OK	OK	OK																				
Experian		OK	OK	OK																				
Equifax		OK	OK																					

OportunPROG

	TransUnion	Experian	Equifax
Account #:	51060**	51060**	51060**
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Unsecured loan	Unsecured loan	-
Bureau Code:	Individual	Individual	Individual

Account Status:	Refinanced	Refinanced	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	12/22/2021	12/01/2021	12/01/2021
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	24	24	24
High Credit:	\$3,600.00	\$3,600.00	\$3,600.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	03/01/2023	03/01/2023	04/01/2023
Comments:	Account closed due to refinance	Account closed du to refinance.	Closed or paid account/zero balance Refinanced
Date Last Active:	03/01/2023	03/01/2023	02/01/2023
Date of Last Payment:	02/16/2023	02/16/2023	02/01/2023

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	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21	21	21	21	21	21	21	21	21
TransUnion		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK									
Experian		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK									
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK										

Inquiries

Back to Top

i 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
OPORTUN/PROGRESO FINAN	Personal Loan Companies	02/28/2023	Experian
AMEX	Bank Credit Cards	01/12/2023	Experian
JPMCB CARD	-	12/25/2022	Equifax
JPMCB CARD	Bank Credit Cards	12/25/2022	Experian

Public Information


Back to Top

i 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

[Back to Top](#)

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

Creditor Name	Address	Phone Number
TOYOTA MOTOR CREDIT	PO BOX 9786 CEDAR RAPIDS, IA 52409	(800) 874-8822
ACCEPTANCENOW	5501 HEADQUARTERS DRIVE PLANO, TX 75024	(800) 275-2696
OPORTUN INC./PROGRESO FI	1600 SEAPORT BLVD SUITE 250 REDWOOD CITY, CA 94063	(866) 488-6090
BEST BUY/CBNA	PO BOX 6497 SIOUX FALLS, SD 57117	(888) 574-1301
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
TOYOTA MOTOR CREDIT	PO BOX 9786 CEDAR RAPIDS, IA 52409	-
OPORTUN/PROGRESO FINAN	3201 DALLAS PKWY STE 700 FRISCO, TX 75034	(866) 488-6090
JPMCB CARD	PO BOX 15298 WILMINGTON, DE 19850	(800) 432-3117
CBNA	50 NORTHWEST POINT ROAD ELK GROVE VILLAGE, IL 60007	-
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
AMEX	200 VESEY ST NEW YORK, NY 10285	(800) 874-2717
ACCEPTANCE NOW	5501 HEADQUARTERS DR PLANO, TX 75024	(888) 672-2411

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