

Three Bureau Credit Report

Reference #: M52923758
Report Date: 03/02/2024

Personal Information

i 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:	03/02/2024	03/02/2024	03/02/2024
Name:	RAFAEL CONCHEZ	RAFAEL CONCHEZ	RAFAEL CONCHEZ RAMOS
Also Known As:	RAFAEL CONCHEZRAMOS	-	-
Former:	-	-	RAFAEL CONCHEZ
Date of Birth:	3/29/1984	1984	3/29/1984
Current Address(es):	800 BRIGHTON DR CASSELBERRY, FL 32707	800 BRIGHTON DR CASSELBERRY, FL 32707-5329 12/2023	800 BRIGHTON DR CASSELBERRY, FL 32707
Previous Address(es):	920 REFLECTIONS CI 207 CASSELBERRY, FL 32707	920 REFLECTIONS CIR CASSELBERRY, FL 32707-6664 02/2024	204 CANNON WAY CASSELBERRY, FL 32707
Employers:	TRANSCO TRANSPORTATION TRANSCO TRANSPORTATION LLC	TRANSCO TRANSPORTATION TRANSCO TRANSPORTATION	TRANSCO TRANSPORTATI

Credit Score

[Back to Top](#)

i 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.

Credit Score:	740	733	743
Lender Rank:	Great	Great	Great
Score Scale:	300-850	300-850	300-850

Risk Factors

TransUnion:	<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>Lack of sufficient credit history Your credit file does not contain enough information about your use of credit. A credit file with older accounts and/or more accounts reflects more experience with handling credit and can have a positive impact on your credit 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>Lack of sufficient credit history</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

[Back to Top](#)

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	3	4
Open Accounts:	4	3	4
Closed Accounts:	1	0	0
Delinquent:	0	0	0
Derogatory:	0	0	0
Collection:	0	0	0
Balances:	\$0.00	\$0.00	\$0.00
Payments:	\$0.00	\$0.00	\$0.00
Public Records:	0	0	0
Inquiries(2 years):	10	14	10

Account History

[Back to Top](#)

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

JPMCB CARD

	TransUnion	Experian	Equifax
Account #:	426684180358****	42668418****	42668418****
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:	10/17/2023	10/01/2023	10/01/2023
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$612.00	\$612.00	\$0.00
Credit Limit:	\$1,600.00	\$1,600.00	\$1,600.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	02/16/2024	02/16/2024	02/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	02/15/2024	02/01/2024	02/01/2024
Date of Last Payment:	02/15/2024	02/15/2024	02/01/2024

Two-Year payment history

[illegible]

	TransUnion	Experian	Equifax
Account #:	349993170612****	349993170612****	-349993170612****
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:	10/18/2023	10/01/2023	10/01/2023
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$433.00	\$433.00	\$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:	02/15/2024	02/15/2024	02/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	02/15/2024	02/01/2024	-
Date of Last Payment:	-	-	-

Two-Year payment history

[illegible]

CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	51567692****	51567692****	51567692****
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:	05/01/2023	05/01/2023	05/01/2023
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$1,014.00	\$1,014.00	\$0.00
Credit Limit:	\$1,300.00	\$1,300.00	\$1,300.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	02/20/2024	02/20/2024	02/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	02/19/2024	02/01/2024	02/01/2024
Date of Last Payment:	02/19/2024	02/19/2024	02/01/2024

Two-Year payment history

[illegible]

	TransUnion
Account #:	1105****
Account Type:	Open Account
Account Type - Detail:	Rental agreement
Bureau Code:	Joint
Account Status:	Open
Monthly Payment:	\$0.00
Date Opened:	06/12/2023
Balance:	\$0.00
No. of Months (terms):	1
High Credit:	\$2,991.00
Credit Limit:	\$0.00
Past Due:	\$0.00
Payment Status:	Current
Last Reported:	01/31/2024
Comments:	-
Date Last Active:	12/31/2023
Date of Last Payment:	12/31/2023

Experian

Equifax
1105****
Open Account
Rental agreement
Joint
Open
\$0.00
06/01/2023
\$0.00
0
\$2,991.00
\$0.00
\$0.00
Current
01/01/2024
Rental agreement
12/01/2023
12/01/2023

Two-Year payment history

Legend

[illegible]

RD UTILITY

	TransUnion
Account #:	U1105*****
Account Type:	Open Account
Account Type - Detail:	Utility company
Bureau Code:	Joint
Account Status:	Paid
Monthly Payment:	\$0.00
Date Opened:	06/12/2023
Balance:	\$0.00
No. of Months (terms):	0
High Credit:	\$159.00
Credit Limit:	\$0.00
Past Due:	\$0.00
Payment Status:	Current
Last Reported:	10/31/2023
Comments:	Closed
Date Last Active:	10/30/2023
Date of Last Payment:	10/30/2023

Experian

Equifax

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

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
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SYNCB	Sales Financing	02/15/2024	TransUnion
CAP ONE AF	-	02/14/2024	Equifax
ALLYFINANC	-	02/14/2024	Equifax
NAPLESACUR	-	02/14/2024	Equifax
WFBNA AUTO	-	02/14/2024	Equifax
TRUISTAUTO	-	02/14/2024	Equifax
NWFCU	-	02/14/2024	Equifax
SUNCOAST CREDIT UNION	Credit Unions	02/14/2024	Experian
CAPITAL ONE AUTO FIN	Auto Financing	02/14/2024	Experian
ALLY FINANCIAL	Auto Financing	02/14/2024	Experian
ALLY FINANCIAL	Auto Financing	02/14/2024	Experian
SANTANDER CONSUMER USA	Miscellaneous Finance	02/14/2024	Experian
700CR/NAPLES ACURA DT	Auto Dealers, Used	02/14/2024	Experian
COAF	Auto Financing	02/14/2024	TransUnion
JPMCB AUTO	Auto Loans	02/14/2024	TransUnion
REGIONALAC	Auto Loans	02/14/2024	TransUnion

ALLY FINANCI	Auto Financing	02/14/2024	TransUnion
NAPLES ACURA	Auto Dealers, New	02/14/2024	TransUnion
HUNTINGTON	Auto Loans	02/14/2024	TransUnion
AMERICAN EXPRESS	Bank Credit Cards	10/18/2023	Experian
AMERICAN EXP	Bank Credit Cards	10/18/2023	TransUnion
JPMCB CARD	Bank Credit Cards	10/17/2023	Experian
SANTANDER CONSUMER USA	Miscellaneous Finance	09/11/2023	Experian
ALLYFINANC	-	09/09/2023	Equifax
TTOFSANFOR	-	09/09/2023	Equifax
FLAGSHIPCR	-	09/09/2023	Equifax
SANTANDER CONSUMER USA	Miscellaneous Finance	09/09/2023	Experian
ALLY FINANCIAL	Auto Financing	09/09/2023	Experian
VYSTARCU	Credit Unions	09/09/2023	TransUnion
JPMCB CARD	Bank Credit Cards	07/02/2023	Experian
JPMCB CARD	Bank Credit Cards	07/01/2023	Experian
JPMCB CARD	Bank Credit Cards	06/08/2023	Experian

CAPITALONE	-	04/22/2023	Equifax
CAPITAL ONE	Bank Credit Cards	04/22/2023	TransUnion

Public Information

[Back to Top](#)



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
CAPITAL ONE AUTO FINANCE	3905 N DALLAS PARK PLANO, TX 75093	(800) 946-0332
CAPITAL ONE	15000 CAPITAL ONE RICHMOND, VA 23238	(800) 955-7070
AMERICAN EXPRESS	P O BOX 2000 CHESTER, PA 19016	(800) 916-8800
HUNTINGTON NTL BANK	HERITAGE PARK 941 W MORSE BLVD WINTER PARK, FL 32789	(614) 595-3471

JPMCB AUTO FINANCE	PO BOX 901076 FORT WORTH, TX 76101	(800) 336-6675
SYNCHRONY FINANCIAL	PO BOX 71724 PHILADELPHIA, PA 19176	(800) 924-2927
VYSTAR CREDIT UNION	4949 BLANDING BLVD JACKSONVILLE, FL 32210	(904) 777-6000
REGIONAL ACCEPTANCE	1424 E FIRE TOWER GREENVILLE, NC 27858	(919) 766-1388
ALLY FINANCIAL	PO BOX 380901 BLOOMINGTON, MN 55438	(888) 925-2559
700CR/NAPLES ACURA DT	659 AIRPORT PULLIN NAPLES, FL 34103	(239) 643-6166
RENT DYNAMICS UTILITY DA	595 S. RIVERWOODS PARKWAY SUITE 220 LOGAN, UT 84321	(435) 774-0266
RD/AL/ONYXWINTERPARK	91 E 700 S LOGAN, UT 84321	(855) 388-5314
JPMCB CARD SERVICES	PO BOX 15369 WILMINGTON, DE 19850	(800) 945-2000
AMERICAN EXPRESS	P.O. BOX 981537 EL PASO, TX 79998	(800) 874-2717
CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
SUNCOAST CREDIT UNION	6801 E HILLSBOROUGH AVE	(813) 621-7511

	TAMPA, FL 33610	
SANTANDER CONSUMER USA	8585 N STEMMOMS FWY DALLAS, TX 75247	(866) 222-4227
JPMCB CARD	PO BOX 15369 WILMINGTON, DE 19850	(800) 945-2000
JPMCB CARD	PO BOX 15077 WILMINGTON, DE 19850	(800) 453-9719
CAPITAL ONE AUTO FIN	PO BOX 259407 PLANO, TX 75025	(800) 946-0332
CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
AMEX	PO BOX 297871 FORT LAUDERDALE, FL 33329	(800) 874-2717
AMERICAN EXPRESS	200 VESEY ST NEW YORK, NY 10285	(800) 874-2717
ALLY FINANCIAL	200 RENAISSANCE CTR DETROIT, MI 48243	(248) 263-3004
ALLY FINANCIAL	3010 W AGUA FRIA FWY STE PHOENIX, AZ 85027	(866) 462-2770
700CR/NAPLES ACURA DT	659 AIRPORT PULLING RD N NAPLES, FL 34104	(239) 643-6166