

Three Bureau Credit Report

Reference #: M52848492
Report Date: 02/28/2024

Personal Information

| | | | | |
|--|-----------------------|---|--|---|
| <div><div>i</div><div>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.</div></div> | | TransUnion | Experian | Equifax |
| | Credit Report Date: | 02/28/2024 | 02/28/2024 | 02/28/2024 |
| | Name: | LISDAN M MACHADO | - | LISDAN MACHADO MESA |
| | Also Known As: | MACHADO,LISDAM,M MACHADOMESA,LISDAN,M LISDANM MACHADO | - | - |
| | Former: | - | - | LISDAN M MACHADOMESA LISDAN MACHAADO LISDAN M MACHADO LISDAN MACHADO MESA LISDAN M MACHADO LISDAN MACHADO MESA |
| | Date of Birth: | 3/14/1986 | 1986 | 3/14/1986 |
| | Current Address(es): | 3401 SW 149TH AV MIAMI, FL 33185 | 3401 SW 149TH AVE MIAMI, FL 33185-4854 09/2022 | 3799 SW 147TH PL MIAMI, FL 33185 |
| | Previous Address(es): | 3799 SW 147TH PL MIAMI, FL 33185 945 SW 154TH CT MIAMI, FL 33194 | 3799 SW 147TH PL MIAMI, FL 33185-3904 04/2021 14469 SW 27TH ST MIAMI, FL 33175-7449 02/2011 | 3401 SW 149TH AVE MIAMI, FL 33185 8145 NW 7TH ST APT 508 MIAMI, FL 33126 |
| | Employers: | SQUARE AND COMPASS GENERAL CONTRACT | SQUARE AND COMPASS GENERAL CON | SQUARE AND COMPASS G |
| | | | | |

Credit 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 |
| Credit Score: | 595 | 608 | 619 |
| Lender Rank: | Unfavorable | Fair | Fair |
| Score Scale: | 300-850 | 300-850 | 300-850 |

Risk Factors

There is a bankruptcy on your credit report Bankruptcy is a proven indicator of risk with future payments and causes a significant drop to your credit score over an extended period of time.

You have either very few loans or too many loans with recent delinquencies You have had too many accounts with late payments or do not have enough loans to provide sufficient information about your credit behaviors. Late payments are a proven indicator of increased risk. People with late payments are at risk of being overextended, putting existing credit with lenders at risk.

TransUnion: No open accounts in your credit file 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. Because you have no open accounts, your credit file does not contain enough information about your use of credit. A mix of different types of open and active credit accounts can have a positive impact on your credit score.

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.

Experian:

There is a bankruptcy on your credit report
You have either very few loans or too many loans with recent delinquencies
No open accounts in your credit file
Lack of sufficient credit history

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: | 4 | 3 | 5 |
| Open Accounts: | 0 | 0 | 1 |
| Closed Accounts: | 4 | 3 | 4 |
| Delinquent: | 1 | 0 | 1 |
| Derogatory: | 1 | 0 | 0 |
| Collection: | 1 | 0 | 0 |
| Balances: | \$0.00 | \$0.00 | \$0.00 |
| Payments: | \$0.00 | \$0.00 | \$0.00 |
| Public Records: | 1 | 1 | 1 |
| Inquiries(2 years): | 0 | 0 | 0 |

Account History

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

| | TransUnion | Experian | Equifax |
|------------------------|-----------------------------------|----------|--|
| Account #: | 48876** | | 48876** |
| Account Type: | Mortgage | | Mortgage |
| Account Type - Detail: | Conventional real estate mortgage | | Real estate mortgage |
| Bureau Code: | Individual | | Individual |
| Account Status: | Closed | | Paid |
| Monthly Payment: | \$0.00 | | \$0.00 |
| Date Opened: | 04/20/2009 | | 04/01/2009 |
| Balance: | \$0.00 | | \$0.00 |
| No. of Months (terms): | 360 | | 360 |
| High Credit: | \$220,000.00 | | \$220,000.00 |
| Credit Limit: | \$0.00 | | \$0.00 |
| Past Due: | \$0.00 | | \$0.00 |
| Payment Status: | Late 60 Days | | Late 60 Days |
| Last Reported: | 07/26/2019 | | 09/01/2022 |
| Comments: | Loan Modified NonGovt | | Closed or paid account/zero balance Freddie Mac account |
| Date Last Active: | 07/26/2019 | | 03/01/2019 |
| Date of Last Payment: | 07/26/2019 | | 03/01/2019 |

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 | 22 | 22 | 22 | 22 | 22 | 22 | 22 | 22 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 20 | 20 | 20 | 20 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | | | | | | | | | | | | | | | | | | | | | | | | |
| Equifax | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK |

| | TransUnion | Experian | Equifax |
|------------------------|-----------------------------------|-----------------------------------|--|
| Account #: | 731980278**** | 731980278**** | 731980278**** |
| Account Type: | Mortgage | Mortgage | Mortgage |
| Account Type - Detail: | Conventional real estate mortgage | Conventional real estate mortgage | Real estate mortgage |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Closed | Paid | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 05/25/2012 | 05/01/2012 | 05/01/2012 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 360 | 360 | 360 |
| High Credit: | \$150,000.00 | \$150,000.00 | \$150,000.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 06/07/2022 | 06/07/2022 | 10/01/2022 |
| Comments: | Closed | - | Closed or paid account/zero balance Freddie Mac account |
| Date Last Active: | 06/07/2022 | 06/01/2022 | 06/01/2022 |
| Date of Last Payment: | 06/07/2022 | 06/07/2022 | 06/01/2022 |

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 | 22 | 22 | 22 | 22 | 22 | 22 | 22 | 22 | 22 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 20 | 20 | 20 |
| TransUnion | | | | | 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 |
| Equifax | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK |

BANK OF AMERICA

| | TransUnion | Experian | Equifax |
|------------------------|--|------------------|---|
| Account #: | 62** | 488893806650**** | |
| Account Type: | Revolving | Revolving | Revolving |
| Account Type - Detail: | Credit Card | Credit Card | - |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Closed | Closed | Closed |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 04/01/2004 | 04/01/2004 | 04/01/2004 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 0 | 0 | 0 |
| High Credit: | \$7,163.00 | \$0.00 | \$0.00 |
| Credit Limit: | \$500.00 | \$500.00 | \$500.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 02/18/2015 | 02/01/2015 | 02/01/2015 |
| Comments: | Credit line closed - consumer request - reported by subscriber. | | Account closed at consumer's request Amount in H/C column is credit limit |
| Date Last Active: | 02/01/2015 | 11/01/2011 | 11/01/2011 |
| Date of Last Payment: | 11/07/2011 | 11/01/2011 | 11/01/2011 |

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 | 15 | 15 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | | 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 | OK | OK |

GM FINANCIAL

| | TransUnion | Experian | Equifax |
|------------------------|--------------|--------------|--------------|
| Account #: | 11103210**** | 11103210**** | 11103210**** |
| Account Type: | Installment | Installment | Installment |
| Account Type - Detail: | Auto Loan | Auto Loan | Auto Loan |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Closed | Paid | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 01/29/2020 | 01/01/2020 | 01/01/2020 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 72 | 72 | 0 |
| High Credit: | \$31,752.00 | \$31,752.00 | \$31,752.00 |
| Credit Limit: | \$0.00 | \$0.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Current | Current |
| Last Reported: | 04/25/2022 | 05/13/2022 | 09/01/2022 |
| Comments: | Closed | - | Auto |
| Date Last Active: | 04/25/2022 | 05/01/2022 | 04/01/2022 |
| Date of Last Payment: | 04/25/2022 | 04/25/2022 | 04/01/2022 |

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 | 22 | 22 | 22 | 22 | 22 | 22 | 22 | 22 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 20 | 20 | 20 | 20 | 20 |
| TransUnion | | | | | | 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 |
| Equifax | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK |

| | TransUnion | Experian | Equifax |
|------------------------|------------|---|--------------|
| Account #: | | | 60191701**** |
| Account Type: | | | Revolving |
| Account Type - Detail: | | | - |
| Bureau Code: | | | Individual |
| Account Status: | | | Paid |
| Monthly Payment: | | | \$0.00 |
| Date Opened: | | | 06/01/2004 |
| Balance: | | | \$0.00 |
| No. of Months (terms): | | | 0 |
| High Credit: | | | \$500.00 |
| Credit Limit: | | | \$0.00 |
| Past Due: | | | \$0.00 |
| Payment Status: | | | Current |
| Last Reported: | | | 07/01/2015 |
| Comments: | | Account closed at consumer's request Closed or paid account/zero balance | |
| Date Last Active: | | | 10/01/2005 |
| Date of Last Payment: | | | 10/01/2005 |

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 | 15 | 15 | 15 | 15 | 15 | 15 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 13 | 13 | 13 | 13 | 13 | 13 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | | | | | | | | | | | | | | | | | | | | | | | | |
| Equifax | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | OK | OK | OK | OK | OK | OK | OK | OK |

ALDOUS (Original Creditor: 05 YOUFIT MIAMI LAGO MAR)

| | TransUnion | Experian | Equifax |
|------------------------|----------------------|----------|---------|
| Account #: | D22092**** | | |
| Account Type: | Collection | | |
| Account Type - Detail: | Collection | | |
| Bureau Code: | Individual | | |
| Account Status: | Paid | | |
| Monthly Payment: | - | | |
| Date Opened: | 07/28/2021 | | |
| Balance: | \$0.00 | | |
| No. of Months (terms): | - | | |
| High Credit: | \$191.00 | | |
| Credit Limit: | - | | |
| Past Due: | - | | |
| Payment Status: | Collection/Chargeoff | | |
| Last Reported: | 12/28/2022 | | |
| Comments: | Paid collection | | |
| Date Last Active: | 08/29/2022 | | |
| Date of Last Payment: | - | | |

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 | 24 | 24 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 23 | 22 | 22 | 22 | 22 | 22 | 22 | 22 | 22 | 22 | 22 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | | | | | | | | | | | | | | | | | | | | | | | | |
| Equifax | | | | | | | | | | | | | | | | | | | | | | | | |



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.

None Reported

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.

Bankruptcy

| | TransUnion | Experian | Equifax |
|----------------------|-----------------------|-----------------------|-----------------------|
| Type: | Chapter 13 Bankruptcy | Chapter 13 Bankruptcy | Chapter 13 Bankruptcy |
| Status: | Dismissed | Dismissed | Dismissed |
| Date Filed/Reported: | 02/17/2021 | 02/17/2021 | 02/01/2021 |
| Reference#: | 2111531 | 2111531LMI | 2111531-DSP-04/21 |
| Closing Date: | 04/19/2021 | 04/19/2021 | - |
| Asset Amount: | \$0.00 | \$0.00 | \$0.00 |
| Court: | U.S. Bankruptcy Court | US BKPT CT FL MIAMI | Federal |
| Liability: | \$0.00 | \$0.00 | \$0.00 |
| Exempt Amount: | \$0.00 | \$0.00 | \$0.00 |
| Remarks: | - | - | - |

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 |
|--------------------------|--|----------------|
| ALDOUS AND ASSOCIATES | 4625 SOUTH 2300 EAST SUITE 207 HOLLADAY, UT 84117 | (801) 272-5281 |
| FIDELITY SAVINGS | POB 1007 WICHITA, KS 67201 | (316) 265-2261 |
| GM FINANCIAL | PO BOX 181145 ARLINGTON, TX 76096 | (800) 284-2271 |
| CALIBER HOME LOANS | 715 S METROPOLITAN AVE OKLAHOMA CITY, OK 73108 | (800) 401-6587 |
| USBK COURT SOUTHERN FLOR | 301 NORTH MIAMI AVE ROOM 150 MIAMI, FL 33128 | (305) 714-1800 |
| US BKPT CT FL MIAMI | 51 SW 1ST AVE RM 1517 MIAMI, FL 33130 | BYMAILONLY |
| GM FINANCIAL | PO BOX 181145 ARLINGTON, TX 76096 | (800) 284-2271 |
| CALIBER HOME LOANS, IN | 1301 WIRELESS WAY OKLAHOMA CITY, OK 73134 | (800) 621-1426 |
| BANK OF AMERICA | PO BOX 982238 EL PASO, TX 79998 | (800) 421-2110 |
| BANK OF AMERICA | PO BOX 982238 EL PASO, TX 79998 | (800) 421-2110 |