

Your 3B Report & Vantage Scores® 3.0

Transunion®

744

Experian®

743

Equifax®

738

*Vantage Score® 3.0 credit score

Personal Information

	Transunion®	Experian®	Equifax®
Credit Report Date	8/27/2024	8/27/2024	8/27/2024
Name Also Known As:	RACHID HAMAD ZEINEDDINSABURIT	SABURIT RACHID ZEINEDDIN RACHID H SABURIT RACHID ZEINEDDIN RACHID HAMAD	RACHID H ZEINEDDINSABURIT RACHID H SABURIT RACHID ZEINEDDIN RACHID H ZEINEDDIN SABURIT
Date of Birth	1986	1986	1986
Current Address	1440 104TH MIAMI, FL 33174	1440 SW 104TH PATH APT 204 MIAMI, FL 331743821	13624 SW 284TH TER HOMESTEAD, FL 33033
Previous Address	13624 284TH HOMESTEAD, FL 33033	13624 SW 284TH TER HOMESTEAD, FL 330331906	1440 SW 104TH PATH APT 204 MIAMI, FL 33174
Employer	SENDVIA Date Updated: 4/15/2024	SENDVIA Date Updated: 4/1/2024	--

Consumer Statement

Transunion®	#HK#IFCRA INITIAL FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCO
Experian®	27& 02-16-24 2499947 ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. I CAN BE REACHED AT 786-557-2822. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 02-16-24.
Equifax®	NONE REPORTED

Summary

	Transunion®	Experian®	Equifax®
Total Accounts	4	4	4
Open Accounts:	3	3	3
Closed Accounts:	1	1	1
Delinquent:	0	0	0

Derogatory:	0	0	0
Balances:	\$2,306	\$2,506	\$2,391
Payments:	\$87	\$87	\$87
Public Records:	0	0	0
Inquiries (2 years):	2	2	4

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

SYNCB/CARECR

	Transunion®	Experian®	Equifax®
Account #	601918*****	601918*****	601918*****
High Balance:	\$9,358	\$9,358	\$0
Last Verified:	8/23/2024	--	--
Date of Last Activity:	8/23/2024	7/1/2024	8/1/2024
Date Reported:	8/23/2024	7/23/2024	8/1/2024
Date Opened:	1/30/2024	1/1/2024	1/1/2024
Balance Owed:	\$124	\$239	\$124
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 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:	\$30	\$30	\$30
Last Payment:	8/12/2024	7/12/2024	8/1/2024

TRUIST

	Transunion®	Experian®	Equifax®
Account #	451336*****	451336*****	451336*****
High Balance:	\$458	\$458	\$500
Last Verified:	6/13/2024	--	--
Date of Last Activity:	6/13/2024	6/1/2024	6/1/2024
Date Reported:	6/13/2024	6/13/2024	6/1/2024
Date Opened:	4/18/2023	4/1/2023	4/1/2023
Balance Owed:	\$0	\$0	\$0
Closed Date:	6/13/2024	--	--
Account Rating:	Paid	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Commercial Banks	All Banks	National Credit Card Companies
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:	6/13/2024	6/13/2024	6/1/2024
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	OK	OK	OK
Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb		
OK	OK	OK																				
Mar	Apr	May																				

Experian

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

OK OK

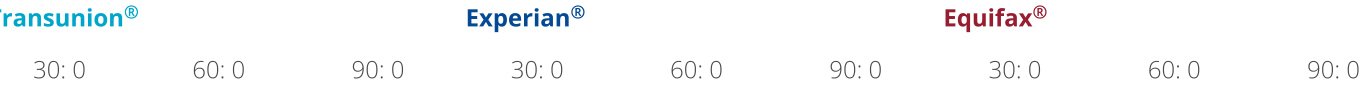
Apr May Jun

Equifax

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

Feb Mar Apr

Days Late - 7 Year History



Installment Accounts : Accounts comprised of fixed terms with regular payments

AUSTINCAPBK

	Transunion®	Experian®	Equifax®
Account #	8A6685****	8A6685****	8A6685****
High Balance:	\$2,000	\$2,000	\$2,000
Last Verified:	7/31/2024	--	--
Date of Last Activity:	7/31/2024	7/1/2024	7/1/2024
Date Reported:	7/31/2024	7/31/2024	7/1/2024
Date Opened:	4/26/2024	4/1/2024	4/1/2024
Balance Owed:	\$1,974	\$1,974	\$1,974
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:	Commercial Banks	All Banks	All Banks
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Secured Fixed rate
Payment Amount:	\$30	\$30	\$30
Last Payment:	7/26/2024	7/26/2024	7/1/2024
Term Length:	120 Month(s)	120 Month(s)	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Secured loan	Secured loan	Secured loan
Payment Frequency:	Monthly (every month)	--	--

Credit Limit:

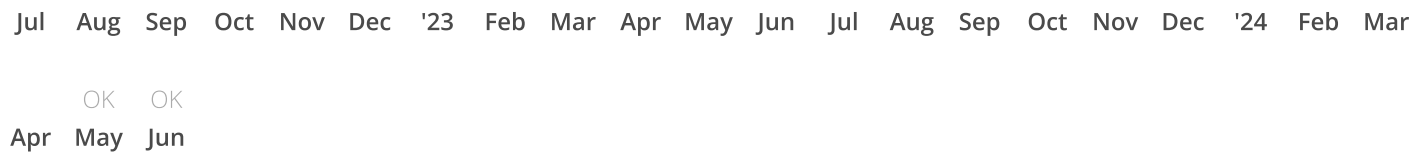
\$0

\$0

\$0

Two-Year Payment History

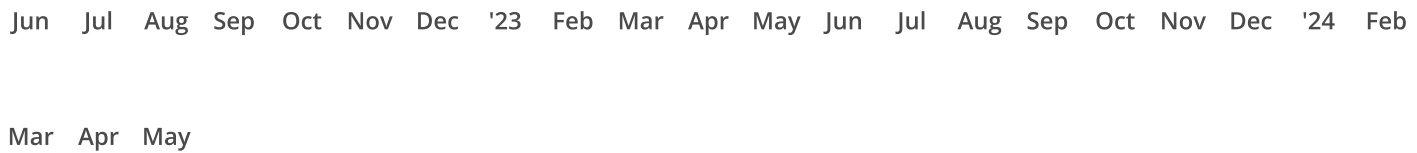
Transunion



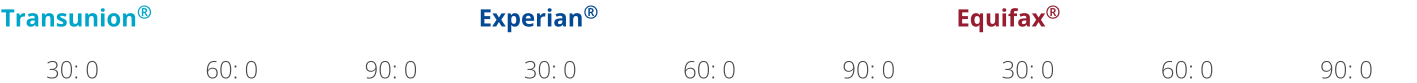
Experian



Equifax



Days Late - 7 Year History



Public Information

None Reported

Inquiries

Creditor Name	Date of Inquiry	Credit Bureau
SYNCB	1/30/2024	TransUnion
TRUIST	4/15/2023	Equifax
CAPITAL ONE	10/26/2023	TransUnion
CAP ONE NA	10/26/2023	Experian
CAPITALONE	10/26/2023	Equifax
RESIDENT VERIFY	5/20/2024	Experian
TRUIST	8/22/2024	Equifax
TRUIST	1/26/2024	Equifax

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1 The estimated calculation was obtained from the FICO® calculator to determine savings from starting credit score to credit score before the above-mentioned financing occurred. Our calculation is subject to change without notice.

ScoreBuilder is an individual communications tool using our patented Action button where all requests taken by an individual are sent direct-to-creditor customer service. ScoreBoost is a payment and spending simulation based on credit utilization from TransUnion®, Experian® and Equifax®.