

IdentityIQ - 3 Bureau Credit Report
Report Date: 12/20/2025
Reference #: 998877-IIQ

CREDIT SCORE DASHBOARD

TRANSUNION	EXPERIAN	EQUIFAX
645	650	620

PERSONAL PROFILE

	TransUnion	Experian	Equifax
Name:	ALEX MINH TRAN	ALEX M TRAN	ALEX TRAN
Date of Birth:	05/15/1990	05/15/1990	05/15/1990
Current Address:	1234 OAK STREET	1234 OAK ST	1234 OAK STREET
	SAN JOSE, CA 95123	SAN JOSE, CA 95123	SAN JOSE, CA 95123
Previous Address:	55 OLD ROAD	55 OLD ROAD	
	AUSTIN, TX 78000	AUSTIN, TX 78000	

Employers: TECH SOFT INC TECH SOFT UNDEFINED

CREDIT ACCOUNTS (TRADE LINES)

1. CHASE BANK USA

Account #: 44445555**** Account Type: Credit Card

Date Opened: 01/10/2020 Bureau: All Bureaus

	TransUnion	Experian	Equifax
Balance:	\$1,350.00	\$1,150.00	\$1,250.00
High Limit:	\$5,000	\$5,000	\$5,000
Pay Status:	Current	Current	Current
Monthly Pay:	\$50	\$50	\$50
Comments:	Paid as agreed.	Paid as agreed.	Account in good standing.

2. MIDLAND CREDIT MANAGEMENT

Account #: 88990011 Account Type: Collection Agency

Original Creditor: CITI CARD

BUREAU SPECIFIC DETAILS:

[TransUnion Section]

Date Reported: 11/01/2025

Date Last Active: 06/01/2018
Balance: \$2,500.00
Status: Collection Account
Reason: Unpaid collection.

[Experian Section]
Date Reported: 11/05/2025
Date Last Active: 06/01/2018
Balance: \$2,550.00
Status: Collection
Reason:

[Equifax Section]
Date Reported: 10/20/2025
Date Last Active: 05/01/2018
Balance: \$2,500.00
Status: Collection

3. WELLS FARGO DEALER SERVICES

Account #: 112233**** Account Type: Auto Loan
Date Opened: 03/15/2021 Status: Late Payment

DETAILS BY BUREAU (Tabular View):

Item	TransUnion	Experian	Equifax
Balance	\$15,400.00	\$15,400.00	\$15,400.00
Status	Late 30 Days	Current	Current
Past Due	\$450.00	\$0.00	\$0.00
Remarks	Payment late	Fixed Rate	Fixed Rate

4. PORTFOLIO RECOVERY

Account #: 99998888 Account Type: Collection

Raw Data View:

TransUnion | PORTFOLIO RECOVERY | 99998888 | \$900.00 | Collection | Subscriber reports collection account

Experian | PORTFOLIO RECOVERY | 99998888 | \$900.00 | Collection | Placed for collection

Equifax | PORTFOLIO RECOVERY | 99998888 | \$900.00 | Collection |

INQUIRIES

Date Bureau Creditor Name

11/15/2025 TransUnion CAPITAL ONE AUTO
10/01/2025 Experian JPMCB CARD
09/20/2025 Equifax DISCOVER FIN SVCS

PUBLIC RECORDS

Type: Bankruptcy Chapter 7
Date Filed: 02/01/2015 Court: US BANKRUPTCY COURT
Status: Discharged Reference #: 15-99999
Bureaus: TransUnion, Experian, Equifax

*** END OF REPORT ***