

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

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## CREDIT SCORE DASHBOARD

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TRANSUNION	EXPERIAN	EQUIFAX
645	650	620

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## PERSONAL PROFILE

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	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 SAN JOSE, CA 95123	1234 OAK ST SAN JOSE, CA 95123	1234 OAK STREET SAN JOSE, CA 95123
Previous Address:	55 OLD ROAD AUSTIN, TX 78000	55 OLD ROAD AUSTIN, TX 78000	

Employers:	TECH SOFT INC	TECH SOFT	UNDEFINED
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## CREDIT ACCOUNTS (TRADE LINES)

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### 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.

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### 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

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### 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

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### 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 |

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### INQUIRIES

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

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PUBLIC RECORDS

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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 \*\*\*