

IdentityIQ

Reference #: 998877-REAL-STREAM

Date: 12/24/2025

CREDIT SCORE DASHBOARD

TRANSUNION

740

EXPERIAN

735

EQUIFAX

745

PERSONAL PROFILE

Field

Name:

Date of Birth:

Current Address:

Employer:

TransUnion

NGUYEN VAN A

1990

123 MAIN ST

HANOI, 10000

ABC CORP

Experian

NGUYEN V A

1990

123 MAIN STREET

HANOI, VN 10000

ABC CORPORATION

Equifax

NGUYEN VAN A

1990

123 MAIN ST

HANOI, 10000

ABC CORP

CREDIT ACCOUNTS

1. CHASE BANK USA (Open Account

Good Standing)

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

Account Status:

Monthly Payment:

Date Opened:

Balance:

TransUnion

Open

\$50

01/15/2020

\$1,200

Revolving

\$5,000

Terms:

High Limit:

Past Due:

\$0

Payment Status:

Last Reported:

Comments:

Current

12/01/2025

Paid as agreed

Payment History (Last 24 Months):

Revolving

Experian

Open

\$50

01/15/2020

\$1,200

Revolving

\$5,000

\$0

Current

12/05/2025

Standard

Equifax

Open

\$50

01/15/2020

\$1,200

Revolving

\$5,000

\$0

Current

12/01/2025

Paid as agreed

OK  
OK

2. WELLS FARGO AUTO (Discrepancy Example)

Account #: 123456\*\*\*\* Type: Installment

Account Status:

Monthly Payment:

Date Opened:

Balance:

Terms:

High Limit:

TransUnion

Open

\$350

05/20/2019

\$15,000

60 Months

\$25,000

Auto Loan

Experian

Open

\$350

05/20/2019

\$15,500

60 Months

\$25,000

Equifax

Open

\$350

05/20/2019

\$15,000

60 Months

\$25,000

Past Due:

\$0

\$0

Payment Status:

Current

Last Reported:

12/01/2025

Current

12/01/2025

\$0

Current

12/01/2025

3. ROCKET MORTGAGE (New Large Item)

Account #: 88889999\*\*\*\* Type: Mortgage

Account Status:

Monthly Payment:

Date Opened:

Balance:

Terms:

High Limit:

TransUnion

Open

\$1,800

06/15/2022

\$245,000

360 Months

\$300,000

Real Estate

Experian

Open  
\$1,800  
06/15/2022  
\$240,000  
360 Months  
\$300,000  
Equifax  
Open  
\$1,800  
06/15/2022  
\$245,000  
360 Months  
\$300,000  
Past Due:  
\$0  
\$0  
Payment Status:  
Current  
Last Reported:  
12/05/2025  
Current  
12/05/2025  
\$0  
Current  
12/05/2025

#### 4. CITIBANK CARDS (Late Payment Example)

Account : \*\*\*\*8888

The following table:

	"TransUnion"	"Experian"	"Equifax"
"Account Status:"	"Open"	"Open"	"Open"
"Monthly Payment:"	"\$25"	"\$25"	"\$25"
"Date Opened:"	"10/10/2021"	"10/10/2021"	"10/10/2021"
"Balance:"	"\$500"	"\$500"	"\$500"
"Terms:"	"Revolving"	"Revolving"	"Revolving"
"High Limit:"	"\$1,000"	"\$1,000"	"\$1,000"
"Past Due:"	"\$25"	"\$0"	"\$0"
"Payment Status:"	"Late 30 Days"	"Current"	"Current"
"Last Reported:"	"12/01/2025"	"12/01/2025"	"12/01/2025"
"Comments:"	"Account delinquent"	"Account current"	"Account current"

Type: Credit Card

Revolving

Payment History:

30 OK

#### 5. NELNET STUDENT LOAN (Deferred Status)

Account #: 111222333

The following table:

	"TransUnion"	"Experian"	"Equifax"
"Account Status:"	"Open"	"Open"	"Open"

"Monthly Payment:","\$0","\$0","\$0"  
"Date Opened:","09/01/2015","09/01/2015","09/01/2015"  
"Balance:","\$12,500","\$12,500","\$12,500"  
"Terms:","120 Months","120 Months","120 Months"  
"High Limit:","\$12,500","\$12,500","\$12,500"  
"Past Due:","\$0","\$0","\$0"  
"Payment Status:","Deferred","Deferred","Deferred"  
"Last Reported:","11/30/2025","11/30/2025","11/30/2025"  
"Comments:","Student Loan - Deferred","Fixed Rate","Deferred"  
Type: Installment

#### 6. MIDLAND CREDIT (Collection Example)

Account % 99990000

Type: Collection Agency

The following table:

,"TransUnion","Experian","Equifax"  
"Account Status:","Closed","Closed","Closed"  
"Monthly Payment:","\$0","\$0","\$0"  
"Date Opened:","01/01/2018","01/01/2018","01/01/2018"  
"Balance:","\$2,500","\$2,500","\$2,500"  
"Terms:","1 Month","1 Month","1 Month"  
"High Limit:","\$2,500","\$2,500","\$2,500"  
"Past Due:","\$2,500","\$2,500","\$2,500"  
"Payment Status:","Collection","Collection","Collection"  
"Last Reported:","12/01/2025","12/01/2025","12/01/2025"  
"Date Last Active:","06/01/2018","06/01/2018","01/01/2017"

#### INQUIRIES

Creditor Name

BANK OF AMERICA

CAPITAL ONE

CHASE HOME LEND

PUBLIC RECORDS

No public records found.

End of Report

Date

11/20/2025

09/01/2025

10/15/2025

Bureau

TransUnion

Experian

TransUnion

Type

Credit Card

Credit Card

Real Estate