

IdentityIQ Credit Report

SAMPLE DOCUMENT – FOR SYSTEM TESTING ONLY – NOT A REAL CREDIT REPORT

Consumer Information

Name	Michael R. Thompson
SSN	XXX-XX-7812
Date of Birth	06/22/1985
Current Address	789 Market St, San Jose, CA 95113
Previous Address	102 Pine Ave, Oakland, CA 94607
Name Variations	Michael Thompson; M R Thompson

Experian Credit File

Credit Score (VantageScore 3.0): **628**

Credit Accounts

Creditor	Acct #	Type	Status	Opened	Limit	Balance	Payment Status	Remarks
Capital One	****4321	Credit Card	Open	03/2019	\$5,000	\$4,230	30 Days Late	Late payment reported 08/2024
Auto Finance Corp	****7788	Auto Loan	Closed	07/2018	\$18,000	\$0	Paid as Agreed	Account paid in full
Midwest Collections	****1190	Collection	Open	01/2023	-	\$1,450	Collection	Consumer disputes this account

Hard Inquiries

Date	Company	Type
08/14/2024	Online Personal Loans LLC	Hard Inquiry
05/09/2024	Retail Credit Services	Hard Inquiry

Potentially Negative Items

- 30-day late payment on Capital One account
- Collection account from Midwest Collections

Equifax Credit File

Credit Score (VantageScore 3.0): **615**

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TransUnion Credit File

Credit Score (VantageScore 3.0): **632**

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Important Notice

This is a simulated credit report created solely for software testing, education, and demonstration. All names, numbers, and accounts are fictional. This document cannot be used for credit decisions.