

Three Bureau Credit Report

Reference #:
M58203978
Report Date:
09/27/2024

Personal Information

Below is your personal information as it appears in your credit file. This information includes your legal name, current and previous addresses, employment information and other details.

	TransUnion	Experian	Equifax
Credit Report Date:	09/27/2024	09/27/2024	09/27/2024
Name:	AZAMAT ATINAZAROV	AZAMAT ATINAZAROV AZAMAT ATINAZAROV SR	AZAMAT ATINAZAROV
Also Known As:	-	-	-
Former:	-	-	-
Date of Birth:	2/22/1984	1984	2/22/1984
Current Address(es):	1611 N WINDSOR DR 107 ARLINGTON HEIGHTS, IL 60004	1517 N WINDSOR DR APT 105 ARLINGTON HEIGHTS, IL 60004-4125 09/2024	1517 N WINDSOR DR APT 105 ARLINGTON HEIGHTS, IL 60004
Previous Address(es):	1517 N WINDSOR DR 105 ARLINGTON HEIGHTS, IL 60004	1611 N WINDSOR DR APT 107 ARLINGTON HEIGHTS, IL 60004-4161 05/2024 333 NEPTUNE AVE APT 1C BROOKLYN, NY 11235-6855 07/2023	1611 N WINDSOR DR APT 107 ARLINGTON HEIGHTS, IL 60004
Employers:	DRIVER KG CARAVAN	DRIVER KG KARAVAN	KG CARAVAN INC UBER

Credit Score

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Your Credit Score is a representation of your overall credit health. Most lenders utilize some form of credit scoring to help determine your credit worthiness.

	TransUnion	Experian	Equifax
Credit Score:	695	697	690
Lender Rank:	Good	Good	Good
Score Scale:	300-850	300-850	300-850

Risk Factors

TransUnion:

The date that you opened your oldest account is too recent Your oldest account is still too recent. A credit file containing older accounts will have a positive impact on your credit score because it demonstrates that you are experienced managing credit. The balances on your accounts are too high compared to loan amounts The balances on your accounts are high compared to the original loan amounts, lowering your score. The total of all balances on your open accounts is too high The total that you owe on all your accounts is high. Maintaining high balances has proven to be risky behavior because you don't have much credit available should it be needed, creating a greater chance of becoming overextended. People with the highest credit scores keep their account balances low. Lack of sufficient relevant real estate account information A real estate loan can be a first mortgage, a home equity loan, or home equity line of credit. The VantageScore credit score model relies on information in your credit files at the three national credit reporting companies (Equifax, Experian and TransUnion) to generate your score. Your credit file does not contain enough credit behavior information about your real estate accounts. A mix of different types of open and active credit accounts, including real estate loans, can have a positive impact on your credit score.

Experian:

The date that you opened your oldest account is too recent
The balances on your accounts are too high compared to loan amounts
The total of all balances on your open accounts is too high
Lack of sufficient relevant real estate account information

Equifax:

The score(s) on your IdentityIQ credit report (using the VantageScore® 3.0 model) are provided as a tool to help you understand how lenders may view the data contained in your credit reports and evaluate your credit risk. We provide these scores solely for educational purposes. IdentityIQ does not offer credit; delivery of these scores does not qualify you for any loan. The scoring model your lender uses may be different than the VantageScore® 3.0. As a result, the score and score factors we have delivered may show differences when compared to the score and score factors produced by your lender's scoring model. Please also understand that lenders use multiple sources of information when underwriting a loan and making lending decisions. Credit scores are just one factor that may be used and each lender will have different criteria they consider.

IdentityIQ provides informational materials along with your credit report(s) and score(s) these materials are educational in nature and intended to broaden your understanding of how credit scoring works. They should not be construed as advice in handling your financial problems or making financial decisions. If you are having trouble keeping up with your bill payments or experiencing other financial difficulties, please contact a non-profit credit counseling service for assistance. These materials are for educational purposes only.

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i Below is an overview of your present and past credit status including open and closed accounts and balance information.

	TransUnion	Experian	Equifax
Total Accounts:	9	9	9
Open Accounts:	8	8	8
Closed Accounts:	1	1	1
Delinquent:	0	0	0
Derogatory:	0	0	0
Collection:	0	0	0
Balances:	\$232,721.00	\$232,721.00	\$232,721.00
Payments:	\$5,238.00	\$5,238.00	\$5,238.00
Public Records:	0	0	0
Inquiries(2 years):	16	14	24

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i Information on accounts you have opened in the past is displayed below.

	TransUnion	Experian	Equifax
Account #:	426684180034****	42668418****	42668418****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	Credit Card
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	01/08/2024	01/01/2024	01/01/2024
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$256.00	\$256.00	\$0.00
Credit Limit:	\$4,000.00	\$4,000.00	\$4,000.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	09/25/2024	09/22/2024	09/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	09/21/2024	09/01/2024	09/01/2024
Date of Last Payment:	09/21/2024	09/21/2024	09/01/2024

Two-Year payment history **Legend**

[illegible]

AMEX			
	TransUnion	Experian	Equifax
Account #:	349993244030****	349993244030****	-349993244030****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	Credit Card
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	05/13/2024	05/01/2024	05/01/2024
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$0.00	\$0.00	\$0.00
Credit Limit:	\$3,000.00	\$3,000.00	\$3,000.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	09/11/2024	09/11/2024	09/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	09/11/2024	09/01/2024	-
Date of Last Payment:	-	-	-

BK OF AMER			
	TransUnion	Experian	Equifax
Account #:	440066034752****	22**	440066034752****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Credit Card	Credit Card	Credit Card
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	07/28/2022	07/01/2022	07/01/2022
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$1,012.00	\$1,012.00	\$0.00
Credit Limit:	\$1,000.00	\$1,000.00	\$1,000.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	08/30/2024	08/28/2024	08/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	07/20/2024	08/01/2024	07/01/2024
Date of Last Payment:	07/20/2024	07/20/2024	07/01/2024

Two-Year payment history [Legend](#)

	Month		A		J		J		M		A		M		F		J		D		N		O	
	Year		24	24	24	24	24	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23
TransUnion			OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax			OK	OK	OK	OK		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		OK	OK	OK	OK	OK	OK

VW CREDIT

	TransUnion	Experian	Equifax
Account #:	815164****	815164****	815164****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$906.00	\$906.00	\$906.00
Date Opened:	09/16/2024	09/01/2024	09/01/2024
Balance:	\$50,540.00	\$50,540.00	\$50,540.00
No. of Months (terms):	60	60	0
High Credit:	\$50,540.00	\$50,540.00	\$50,540.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	09/18/2024	09/18/2024	09/01/2024
Comments:	-	-	Fixed rate Auto
Date Last Active:	09/18/2024	09/01/2024	09/01/2024
Date of Last Payment:	-	-	09/01/2024

Two-Year payment history **Legend**

[illegible]

FIRST HELP F

	TransUnion	Experian	Equifax
Account #:	FHFL00001109****	FHFL00001109****	FHFL00001109****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$1,656.00	\$1,656.00	\$1,656.00
Date Opened:	03/01/2024	03/01/2024	03/01/2024
Balance:	\$66,974.00	\$66,974.00	\$66,974.00
No. of Months (terms):	66	66	0
High Credit:	\$71,061.00	\$71,061.00	\$71,061.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	08/31/2024	08/31/2024	08/01/2024
Comments:	-	-	Auto Fixed rate
Date Last Active:	08/31/2024	08/01/2024	08/01/2024
Date of Last Payment:	08/31/2024	08/31/2024	08/01/2024

Two-Year payment history **Legend**

[illegible]

FIRST HELP F

	TransUnion	Experian	Equifax
Account #:	FHFL00001117****	FHFL00001117****	FHFL00001117****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$1,603.00	\$1,603.00	\$1,603.00
Date Opened:	05/12/2024	05/01/2024	05/01/2024
Balance:	\$68,661.00	\$68,661.00	\$68,661.00
No. of Months (terms):	66	66	0
High Credit:	\$70,088.00	\$70,088.00	\$70,088.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	08/31/2024	08/31/2024	08/01/2024
Comments:	-	-	Auto Fixed rate
Date Last Active:	08/31/2024	08/01/2024	08/01/2024
Date of Last Payment:	08/11/2024	08/11/2024	08/01/2024

Two-Year payment history **Legend**

[illegible]

TOYOTA MIR

	TransUnion	Experian	Equifax
Account #:	7040047236833****	7040047236833****	7040047236833****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$1,038.00	\$1,038.00	\$1,038.00
Date Opened:	07/17/2023	07/01/2023	07/01/2023
Balance:	\$46,046.00	\$46,046.00	\$46,046.00
No. of Months (terms):	72	72	0
High Credit:	\$54,305.00	\$54,305.00	\$54,305.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	08/30/2024	08/30/2024	08/01/2024
Comments:	Dispute resolved; customer disagrees	Subscriber reports dispute resolved - consumer disagrees.	Consumer disputes after resolution Auto
Date Last Active:	08/30/2024	08/01/2024	08/01/2024
Date of Last Payment:	08/27/2024	08/27/2024	08/01/2024

Two-Year payment history **Legend**


[illegible]

TOYOTA MIR			
	TransUnion	Experian	Equifax
Account #:	7040047226033****	7040047226033****	7040047226033****
Account Type:	Installment	Installment	Installment
Account Type - Detail:	Auto Loan	Auto Loan	Auto Loan
Bureau Code:	Individual	Individual	Individual
Account Status:	Closed	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	05/05/2023	05/01/2023	05/01/2023
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	72	72	72
High Credit:	\$35,880.00	\$35,880.00	\$35,880.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	07/20/2023	07/20/2023	11/01/2023
Comments:	Closed	-	Closed or paid account/zero balance Auto
Date Last Active:	07/20/2023	07/01/2023	-
Date of Last Payment:	07/20/2023	07/20/2023	-

Two-Year payment history [Legend](#)

Month		O	S	A	J	J	M	A	M	F	J	D	N	O	S	A	J	J	M	A	M	F	J	D
Year	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22	22	21	21	
TransUnion					OK	OK																		
Experian					OK	OK																		
Equifax	OK	OK																						

Inquiries


 Below are the names of people and/or organizations who have obtained a copy of your Credit Report. Inquiries such as these can remain on your credit file for up to two years.

Creditor Name	Type of Business	Date of inquiry	Credit Bureau
CASTLE VOLKS	Auto Dealers, New	09/16/2024	TransUnion
VW CREDIT	Auto Financing	09/16/2024	TransUnion
CAPITALONE	-	09/02/2024	Equifax
CAP ONENA	Bank Credit Cards	09/02/2024	Experian
CAPITAL ONE	Bank Credit Cards	09/02/2024	TransUnion
JPMCB CARD	Bank Credit Cards	09/01/2024	Experian
AMERICAN EXPRESS	Bank Credit Cards	05/13/2024	Experian
AMERICAN EXP	Bank Credit Cards	05/13/2024	TransUnion
UNIV DODGE	-	05/08/2024	Equifax
FIRSTHELPF	-	05/08/2024	Equifax
STELLANTIS	-	05/08/2024	Equifax
WSTLAKENCM	-	05/08/2024	Equifax
ALLY FINANCIAL	Auto Financing	05/08/2024	Experian
CHRYSLER CAPITAL	Auto Financing	05/08/2024	Experian
TCI/FIRST HELP FINANCI	Auto Financing	05/08/2024	Experian
ROBB LAMBDINS UNIVERSI	Auto Dealers, New	05/08/2024	Experian
TD AUTO FIN	Auto Financing	05/08/2024	TransUnion
US BANK	Auto Loans	05/08/2024	TransUnion
UNIVERSITY D	Auto Dealers, Used	05/08/2024	TransUnion
FIRST HELP F	Auto Financing	05/08/2024	TransUnion
CAP ONE AF	-	05/07/2024	Equifax
FIRSTHELPF	-	05/07/2024	Equifax
STELLANTIS	-	05/07/2024	Equifax

WSTLAKENCM	-	05/07/2024	Equifax
ALLY FINANCIAL	Auto Financing	05/07/2024	Experian
CHRYSLER CAPITAL	Auto Financing	05/07/2024	Experian
TCI/FIRST HELP FINANCI	Auto Financing	05/07/2024	Experian
CONSUMER PORTFOLIO SVC	Auto Financing	05/07/2024	Experian
CAPITAL ONE AUTO FIN	Auto Financing	05/07/2024	Experian
COAF	Auto Financing	05/07/2024	TransUnion
WFBNA AUTO	Auto Loans	05/07/2024	TransUnion
ALLY FINANCI	Auto Financing	05/07/2024	TransUnion
TD AUTO FIN	Auto Financing	05/07/2024	TransUnion
CPS	Auto Financing	05/07/2024	TransUnion
FIRST HELP F	Auto Financing	05/07/2024	TransUnion
JPMCB AUTO	Auto Loans	05/07/2024	TransUnion
BK OF AMER	Bank Credit Cards	03/25/2024	Experian
BK OF AMER	All Banks	03/25/2024	Experian
FIRSTHELPF	-	02/29/2024	Equifax
NWFCU	-	02/29/2024	Equifax
STELLANTIS	-	02/27/2024	Equifax
CAP ONE AF	-	02/26/2024	Equifax
STELLANTIS	-	02/26/2024	Equifax
CAP ONE AF	-	02/20/2024	Equifax
STELLANTIS	-	02/20/2024	Equifax
WSTLAKENCM	-	02/20/2024	Equifax
NAPLETONS	-	02/19/2024	Equifax
STELLANTIS	-	02/19/2024	Equifax
JPMCB CARD	Bank Credit Cards	01/08/2024	TransUnion
CBNA/BBY	-	09/25/2023	Equifax
THEARLINGT	-	07/17/2023	Equifax
THEARLINGT	-	05/04/2023	Equifax
CAP ONEAF	-	05/04/2023	Equifax
CBNA/THD	-	05/01/2023	Equifax

Public Information



 Below is an overview of your public records and can include details of bankruptcy filings, court records, tax liens and other monetary judgments. Public records typically remain on your Credit Report for 7 - 10 years.

None Reported

Creditor Contacts



 Information about how to contact people and/or organizations that appear on this credit report is listed below.

Creditor Name	Address	Phone Number
CAPITAL ONE VIA DEALER	3905 N DALLAS PARK PLANO, TX 75093	(800) 946-0332
CAPITAL ONE	15000 CAPITAL ONE RICHMOND, VA 23238	(800) 955-7070
AMERICAN EXPRESS	P O BOX 2000 CHESTER, PA 19016	(800) 916-8800
JPMCB AUTO FINANCE	PO BOX 901076 FORT WORTH, TX 76101	(800) 336-6675
JPMCB CARD SERVICES	PO BOX 15077 WILMINGTON, DE 19850	(800) 453-9719
FIRST HELP FINANCIAL	160 GOULD ST SUITE 100 NEEDHAM HEIGHT, MA 02494	(781) 474-5117
ATLANTIC COAST AUTO	5455 S UNIVERSITY DAVIE, FL 33328	(954) 680-4512
US BANK DS SOUTHEAST	5065 WOOSTER RD CN-OH-L2TH CINCINNATI, OH 45226	(971) 978-2627
CONSUMER PORTFOLIO SERVI	19500 JAMBOREE ROA IRVINE, CA 92612	(888) 469-4520
700CR/CASILE VOLKSWAGEN	1000 E GOLF ROAD SCHAUMBURG, IL 60173	(630) 601-6615

TD AUTO FINANCE	POB 9223 FARMINGTON HIL, MI 48334	(248) 427-6538
ALLY FINANCIAL	PO BOX 380901 BLOOMINGTON, MN 55438	(888) 925-2559
WELLS FARGO AUTO	PO BOX 168048 IRVING, TX 75016	(888) 326-6787
VCI CREDIT INC. - LOS	VOLKSWAGEN CREDIT PO BOX 3 HILLSBORO, OR 97123	(800) 428-4034
TOYOTA MOTOR CREDIT	PO BOX 9786 CEDAR RAPIDS, IA 52409	(800) 874-8822
FIRST HELP FINANCIAL	199 LOVE AVENUE SUITE 211 NEWTON, MA 02459	(781) 559-3173
VW CREDIT	P.O. BOX 3 HILLSBORO, OR 97123	(503) 615-7228
JPMCB CARD SERVICES	PO BOX 15369 WILMINGTON, DE 19850	(800) 945-2000
AMERICAN EXPRESS	P.O. BOX 981537 EL PASO, TX 79998	(800) 874-2717
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
VW CREDIT INC	1401 FRANKLIN BLVD LIBERTYVILLE, IL 60048	(800) 428-4034
TOYOTA MOTOR CREDIT	PO BOX 9786 CEDAR RAPIDS, IA 52409	-
TCI/FIRST HELP FINANCIAL	160 GOULD ST STE 100 NEEDHAM, MA 02494	(866) 343-4345
ROBB LAMBDINS UNIVERSITY	5455 S UNIVERSITY DR DAVIE, FL 33328	(954) 434-5995
JPMCB CARD	PO BOX 15369 WILMINGTON, DE 19850	(800) 945-2000
JPMCB CARD	PO BOX 15077 WILMINGTON, DE 19850	(800) 453-9719
FIRST HELP FINANCIAL	160 GOULD ST STE 100 NEEDHAM, MA 02494	(781) 559-3363
CONSUMER PORTFOLIO SVC	16355 LAGUNA CANYON RD IRVINE, CA 92618	BY MAIL ONLY
CHRYSLER CAPITAL	PO BOX 961275 FORT WORTH, TX 76161	(800) 423-7712
CAPITAL ONE AUTO FIN	PO BOX 259407 PLANO, TX 75025	(800) 946-0332
CAP ONE NA	PO BOX 30281 SALT LAKE CITY, UT 84130	(800) 227-4825
BK OF AMER	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
BK OF AMER	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
AMEX	PO BOX 297871 FORT LAUDERDALE, FL 33329	(800) 874-2717
AMERICAN EXPRESS	200 VESEY ST NEW YORK, NY 10285	(800) 874-2717
ALLY FINANCIAL	200 RENAISSANCE CTR DETROIT, MI 48243	(248) 263-3004