

Three Bureau Credit Report

Reference #:
M58662121
Report Date:
10/21/2024

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:	10/21/2024	10/21/2024	10/21/2024
Name:	PEIR VASKAEV	PEIR VASKAEV	PEIR VASKAEV
Also Known As:	-	-	-
Former:	-	-	-
Date of Birth:	2/14/1982	1982	2/14/1982
Current Address(es):	34 VAN SICKLEN ST 1 BROOKLYN, NY 11223	34 VAN SICKLEN ST# 1 BROOKLYN, NY 11223-2739 08/2024	34 VAN SICKLEN ST#H1 BROOKLYN, NY 11223
Previous Address(es):	-	467 GOLDEN ISLES DR APT 207 HALLANDALE BEACH, FL 33009-7577 08/2024 1833 S OCEAN DR HALLANDALE BEACH, FL 33009-4941 05/2024	-
Employers:	PEIR VASKAEV VASP CORP INC	VASP CORP INC PEIR VASKAEV 00000	VASP CORP

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:	655	652	660
Lender Rank:	Fair	Fair	Fair
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.
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.
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.

Experian:

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

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.

Summary

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

	TransUnion	Experian	Equifax
Total Accounts:	8	8	8
Open Accounts:	8	8	8
Closed Accounts:	0	0	0
Delinquent:	0	0	0
Derogatory:	0	0	0
Collection:	0	0	0
Balances:	\$68,052.00	\$68,052.00	\$68,052.00
Payments:	\$1,300.00	\$1,300.00	\$1,300.00
Public Records:	0	0	0
Inquiries(2 years):	17	28	8

Account History

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

BK OF AMER			
	TransUnion	Experian	Equifax
Account #:	440066451304****	40**	440066451304****
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:	\$35.00	\$35.00	\$35.00
Date Opened:	08/14/2023	08/01/2023	08/01/2023
Balance:	\$632.00	\$632.00	\$632.00
No. of Months (terms):	0	0	0
High Credit:	\$2,929.00	\$2,929.00	\$0.00
Credit Limit:	\$2,200.00	\$2,200.00	\$2,200.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	10/18/2024	10/16/2024	10/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	10/18/2024	10/01/2024	10/01/2024
Date of Last Payment:	10/11/2024	10/11/2024	10/01/2024

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	24	24	24	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	22	22	
TransUnion		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									
Equifax		OK	OK	OK	OK	OK	OK		OK	OK	OK	OK	OK	OK	OK									

GS BANK USA

	TransUnion	Experian	Equifax
Account #:	130011101464****	130011101464****	130011101464****
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:	\$25.00	\$25.00	\$25.00
Date Opened:	08/07/2023	08/01/2023	08/01/2023
Balance:	\$152.00	\$152.00	\$152.00
No. of Months (terms):	0	0	0
High Credit:	\$2,267.00	\$2,267.00	\$0.00
Credit Limit:	\$550.00	\$550.00	\$550.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	09/30/2024	09/30/2024	09/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	09/30/2024	09/01/2024	09/01/2024
Date of Last Payment:	09/26/2024	09/26/2024	09/01/2024

Two-Year payment history Legend

[illegible]

BK OF AMER			
	TransUnion	Experian	Equifax
Account #:	440066615708****	91**	440066615708****
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:	\$7.00	\$7.00	\$7.00
Date Opened:	12/02/2021	12/01/2021	12/01/2021
Balance:	\$7.00	\$7.00	\$7.00
No. of Months (terms):	0	0	0
High Credit:	\$2,737.00	\$2,737.00	\$0.00
Credit Limit:	\$2,300.00	\$2,300.00	\$2,300.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	10/11/2024	10/09/2024	10/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	10/11/2024	10/01/2024	10/01/2024
Date of Last Payment:	09/30/2024	09/30/2024	10/01/2024

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	24	24	24	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	22	22	
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	
Equifax		OK	OK	OK	OK	OK		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		OK	OK	OK	OK	

JPMCB CARD

	TransUnion	Experian	Equifax
Account #:	426684181851****	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:	\$40.00	\$40.00	\$40.00
Date Opened:	05/09/2024	05/01/2024	05/01/2024
Balance:	\$3,778.00	\$3,778.00	\$3,778.00
No. of Months (terms):	0	0	0
High Credit:	\$4,436.00	\$4,436.00	\$0.00
Credit Limit:	\$4,500.00	\$4,500.00	\$4,500.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	10/08/2024	10/08/2024	10/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	10/08/2024	10/01/2024	10/01/2024
Date of Last Payment:	10/07/2024	10/07/2024	10/01/2024

Two-Year payment history **Legend**

[illegible]

CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	515676871354****	51567687****	51567687****
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:	06/20/2024	06/01/2024	06/01/2024
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$199.00	\$199.00	\$0.00
Credit Limit:	\$500.00	\$500.00	\$500.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	10/15/2024	10/15/2024	10/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	10/10/2024	10/01/2024	10/01/2024
Date of Last Payment:	10/10/2024	10/10/2024	10/01/2024

Two-Year payment history **Legend**

[illegible]

CAPITAL ONE

	TransUnion	Experian	Equifax
Account #:	515676862941****	51567686****	51567686****
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:	12/13/2023	12/01/2023	12/01/2023
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$65.00	\$65.00	\$0.00
Credit Limit:	\$300.00	\$300.00	\$300.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	10/07/2024	10/07/2024	10/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	09/27/2024	10/01/2024	09/01/2024
Date of Last Payment:	09/27/2024	09/27/2024	09/01/2024

Two-Year payment history Legend

[illegible]

SYNCB/PCRICH

	TransUnion	Experian	Equifax
Account #:	601917035823****	60191703****	60191703****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Charge account	Charge account	Charge account
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$30.00	\$30.00	\$30.00
Date Opened:	12/28/2023	12/01/2023	12/01/2023
Balance:	\$590.00	\$590.00	\$590.00
No. of Months (terms):	0	0	0
High Credit:	\$2,000.00	\$2,000.00	\$0.00
Credit Limit:	\$920.00	\$920.00	\$920.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	10/02/2024	10/02/2024	10/01/2024
Comments:	-	-	Charge Amount in H/C column is credit limit
Date Last Active:	10/02/2024	10/01/2024	10/01/2024
Date of Last Payment:	09/19/2024	09/19/2024	10/01/2024

Two-Year payment history **Legend**


[illegible]

LENDBUZZ			
	TransUnion	Experian	Equifax
Account #:	9792**	9792**	9792**
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:	\$1,163.00	\$1,163.00	\$1,163.00
Date Opened:	05/31/2024	05/01/2024	05/01/2024
Balance:	\$62,893.00	\$62,893.00	\$62,893.00
No. of Months (terms):	72	72	0
High Credit:	\$65,036.00	\$65,036.00	\$65,036.00
Credit Limit:	\$0.00	\$0.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	09/30/2024	09/30/2024	09/01/2024
Comments:	-	-	Auto Fixed rate
Date Last Active:	09/30/2024	09/01/2024	09/01/2024
Date of Last Payment:	09/01/2024	09/01/2024	09/01/2024

Two-Year payment history [Legend](#)

Month		S	A	J	J	M	A	M	F	J	D	N	O	S	A	J	J	M	A	M	F	J	D	N
Year	24	24	24	24	24	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22
TransUnion		OK	OK	OK																				
Experian	OK	OK	OK	OK																				
Equifax		OK	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
ALLYFINANC	-	08/12/2024	Equifax
ALLY FINANCIAL	Auto Financing	08/12/2024	Experian
SANTANDER CONSUMER USA	Miscellaneous Finance	08/12/2024	Experian
CONSUMER PORTFOLIO SVC	Auto Financing	08/12/2024	Experian
CPS	Auto Financing	08/12/2024	TransUnion
GRIECO FORD	-	08/09/2024	Equifax
700/GRIECO FORD OF DEL	Auto Dealers, Used	08/09/2024	Experian
JPMCB AUTO	All Banks	08/09/2024	Experian
FORD MOTOR CREDIT CORP	Auto Financing	08/09/2024	Experian
TD AUTO FIN	Auto Financing	08/09/2024	TransUnion
GRIECO FORD	Auto Dealers, New	08/09/2024	TransUnion
CAPITALONE	-	06/20/2024	Equifax
CAP ONENA	Bank Credit Cards	06/20/2024	Experian
CAPITAL ONE	Bank Credit Cards	06/20/2024	TransUnion
BK OF AMER	Bank Credit Cards	06/17/2024	Experian
GRIECO FORD	-	05/31/2024	Equifax
700/GRIECO FORD OF DEL	Auto Dealers, Used	05/31/2024	Experian
LENDBUZZ FUNDING LLC	Auto Financing	05/31/2024	Experian
ALLY FINANCIAL	Auto Financing	05/31/2024	Experian
US BANK	All Banks	05/31/2024	Experian
ALLY FINANCIAL	Auto Financing	05/31/2024	Experian
PNC BANK	All Banks	05/31/2024	Experian

SANTANDER CONSUMER USA	Miscellaneous Finance	05/31/2024	Experian
SPACE COAST CREDIT UNI	Credit Unions	05/31/2024	Experian
BK OF AMER	All Banks	05/31/2024	Experian
GRIECO FORD	Auto Dealers, New	05/31/2024	TransUnion
FORD CREDIT	Auto Financing	05/31/2024	TransUnion
TD AUTO FIN	Auto Financing	05/31/2024	TransUnion
JPMCB AUTO	Auto Loans	05/31/2024	TransUnion
TRUIST AUTO	Auto Loans	05/31/2024	TransUnion
WFBNA AUTO	Auto Loans	05/31/2024	TransUnion
FIFTH THIRD	Auto Loans	05/31/2024	TransUnion
TEACHERS FCU	Credit Unions	05/31/2024	TransUnion
JPMCB CARD	Bank Credit Cards	05/09/2024	Experian
SYNCB	Sales Financing	12/28/2023	TransUnion
CAPITAL ONE	-	12/13/2023	Equifax
CAP ONE NA	Bank Credit Cards	12/13/2023	Experian
CAPITAL ONE	Bank Credit Cards	12/13/2023	TransUnion
ALLY FINANC	-	12/04/2023	Equifax
STELLANTIS	-	12/04/2023	Equifax
CBC/MARK DODGE CHRYSLER	Auto Dealers, New	12/04/2023	Experian
ALLY FINANCIAL	Auto Financing	12/04/2023	Experian
CHRYSLER CAPITAL	Auto Financing	12/04/2023	Experian
JPMCB AUTO	All Banks	12/04/2023	Experian
PNC BANK	All Banks	12/04/2023	Experian
TD AUTO FIN	Auto Financing	12/04/2023	TransUnion
JPMCB CARD	Bank Credit Cards	10/23/2023	Experian
CAPITAL ONE	-	10/15/2023	Equifax
CAP ONE NA	Bank Credit Cards	10/15/2023	Experian
CAPITAL ONE	Bank Credit Cards	10/15/2023	TransUnion
AMEX	Bank Credit Cards	09/23/2023	Experian
BK OF AMER	Bank Credit Cards	08/14/2023	Experian
GS BANK	Bank Credit Cards	08/07/2023	TransUnion

Public Information

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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

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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	15000 CAPITAL ONE RICHMOND, VA 23238	(800) 955-7070
FIFTH THIRD BANK	38 FOUNTAIN SQUARE CINCINNATI, OH 45263	(513) 579-5353
JPMCB AUTO FINANCE	PO BOX 901076 FORT WORTH, TX 76101	(800) 336-6675
TEACHERS FCU	102 MOTOR PKWY HAUPPAUGE, NY 11788	(631) 698-7000
SYNCHRONY FINANCIAL	PO BOX 71724 PHILADELPHIA, PA 19176	(800) 924-2927
APPLE CARD/GS BANK	PO BOX 45400 SALT LAKE CITY, UT 84145	(877) 255-5923
TRUIST DEALER SERVICES	PO BOX 1847 WILSON, NC 27894	(919) 766-1388
CONSUMER PORTFOLIO SERV	19500 JAMBOREE ROA IRVINE, CA 92612	(888) 469-4520
FORD CREDIT	P.O. BOX 542000 OMAHA, NE 68154	(800) 727-7000
TD AUTO FINANCE	POB 9223 FARMINGTON HIL, MI 48334	(248) 427-6538
WELLS FARGO AUTO	PO BOX 168048 IRVING, TX 75016	(888) 326-6787

700CR/GRIECO FORD OF DEL	3000 S FEDERAL HWY DELRAY BEACH, FL 33483	(561) 908-5708
SYNCB/PC RICHARD	PO BOX 71757 PHILADELPHIA, PA 19176	(866) 396-8254
LENDBUZZ	100 SUMMER STREET SUITE 3150 BOSTON, MA 02110	(857) 999-0250
APPLE CARD - GS BANK USA	LOCKBOX 6112 P.O. BOX 7247 PHILADELPHIA, PA 19170	(877) 255-5923
JPMCB CARD SERVICES	PO BOX 15369 WILMINGTON, DE 19850	(800) 945-2000
CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
US BANK	205 W 4TH ST STE 700 CINCINNATI, OH 45202	(303) 626-9368
SYNCB/PC RICHARD	PO BOX 965036 ORLANDO, FL 32896	(866) 396-8254
SPACE COAST CREDIT UNI	8045 N WICKHAM RD MELBOURNE, FL 32940	(321) 752-2222
SANTANDER CONSUMER USA	8585 N STEMMOMS FWY DALLAS, TX 75247	(866) 222-4227
PNC BANK	2730 LIBERTY AVE PITTSBURGH, PA 15222	BY MAIL ONLY
LENDBUZZ FUNDING LLC	100 SUMMER ST STE 3150 BOSTON, MA 02110	(857) 999-0250
LENDBUZZ FUNDING LLC	100 SUMMER ST STE 3150 BOSTON, MA 02110	(857) 999-0250
JPMCB CARD	PO BOX 15369 WILMINGTON, DE 19850	(800) 945-2000
JPMCB CARD	PO BOX 15077 WILMINGTON, DE 19850	(800) 453-9719
JPMCB CARD	PO BOX 15077 WILMINGTON, DE 19850	(800) 453-9719
JPMCB AUTO	PO BOX 901076 FT WORTH, TX 76101	(800) 336-6675
FORD MOTOR CREDIT CORP	PO BOX 542000 OMAHA, NE 68154	(800) 727-7000
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
CBC/MARK DODGE CHRYSLER	3777 GERSTNER MEMORIAL DR LAKE CHARLES, LA 70607	(337) 474-2640
CAPITAL ONE	PO BOX 31293 SALT LAKE CITY, UT 84131	(800) 955-7070
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
APPLE CARD/GS BANK USA	LOCKBOX 6112 PO BOX 7247 PHILADELPHIA, PA 19170	(877) 255-5923
AMEX	200 VESEY ST NEW YORK, NY 10285	(800) 874-2717
ALLY FINANCIAL	200 RENAISSANCE CTR DETROIT, MI 48243	(248) 263-3004
ALLY FINANCIAL	3010 W AGUA FRIA FWY STE PHOENIX, AZ 85027	(866) 462-2770
700/GRIECO FORD OF DEL	3000 S FEDERAL HWY DELRAY BEACH, FL 33483	(561) 278-0303