

Three Bureau Credit Report

Reference #:  
M58183346  
Report Date:  
09/26/2024

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:	09/26/2024	09/26/2024	09/26/2024
Name:	KAZBEK SAROV	KAZBEK SAROV	KAZBEK SAROV
Also Known As:	-	-	-
Former:	-	-	-
Date of Birth:	8/8/1997	1997	8/8/1997
Current Address(es):	606 N FIGUEROA ST 432 LOS ANGELES, CA 90012	8800 ROBIN DR APT C DES PLAINES, IL 60016-5470 06/2024	606 N FIGUEROA ST APT 432 LOS ANGELES, CA 90012
Previous Address(es):	8800 ROBIN DR C DES PLAINES, IL 60016	606 N FIGUEROA ST APT 432 LOS ANGELES, CA 90012-3643 02/2024 9130 W CHURCH ST APT 2C DES PLAINES, IL 60016 07/2024	-
Employers:	-	AMAZON	-

Credit Score

Back to Top ↑

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:	608	605	616
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. You have too many accounts that were opened recently Because too many of your accounts were opened recently, the history on those new accounts is not long enough to provide sufficient payment and account history to demonstrate responsible behavior on those accounts. In addition, having multiple accounts that are relatively new is seen as a higher risk because of the possibility of becoming overextended, which can then lead to late payments or defaulting on the account.

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  
You have too many accounts that were opened recently

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

Back to Top ↑

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

	TransUnion	Experian	Equifax
Total Accounts:	4	4	4
Open Accounts:	3	3	3
Closed Accounts:	1	1	1
Delinquent:	0	0	0
Derogatory:	0	0	0
Collection:	0	0	0
Balances:	\$18,544.00	\$18,544.00	\$18,544.00
Payments:	\$700.00	\$700.00	\$700.00
Public Records:	0	0	0
Inquiries(2 years):	4	5	0

Account History

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

US BANK			
	TransUnion	Experian	Equifax
Account #:	409451096520****	36**	40945109****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Flexible spending credit card	Credit Card	Flexible spending credit card
Bureau Code:	Individual	Individual	Individual
Account Status:	Open	Open	Open
Monthly Payment:	\$40.00	\$40.00	\$40.00
Date Opened:	04/03/2024	04/01/2024	04/01/2024
Balance:	\$452.00	\$452.00	\$452.00
No. of Months (terms):	0	0	0
High Credit:	\$492.00	\$492.00	\$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:	08/30/2024	08/30/2024	08/01/2024
Comments:	-	-	Flexible spending credit card Amount in H/C column is credit limit
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

CREDITONEBANK			
	TransUnion	Experian	Equifax
Account #:	470793053909****	470793053909****	470793053909****
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:	\$30.00	\$30.00	\$30.00
Date Opened:	12/18/2023	12/01/2023	12/01/2023
Balance:	\$497.00	\$497.00	\$497.00
No. of Months (terms):	0	0	0
High Credit:	\$526.00	\$526.00	\$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:	09/02/2024	09/02/2024	09/01/2024
Comments:	-	-	Credit card Amount in H/C column is credit limit
Date Last Active:	09/02/2024	09/01/2024	09/01/2024
Date of Last Payment:	08/27/2024	08/27/2024	09/01/2024

## Two-Year payment history Legend

[illegible]

HORIZONWEST

	TransUnion	Experian	Equifax
Account #:	119**	119**	119**
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:	\$630.00	\$630.00	\$630.00
Date Opened:	01/03/2024	01/01/2024	01/01/2024
Balance:	\$17,595.00	\$17,595.00	\$17,595.00
No. of Months (terms):	48	48	0
High Credit:	\$19,020.00	\$19,020.00	\$19,020.00
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
Date Last Active:	08/31/2024	08/01/2024	08/01/2024
Date of Last Payment:	08/02/2024	08/02/2024	08/01/2024

## Two-Year payment history Legend


[illegible]

BK OF AMER			
	TransUnion	Experian	Equifax
Account #:	440066242320****	97**	440066242320****
Account Type:	Revolving	Revolving	Revolving
Account Type - Detail:	Secured credit card	Credit line secured	-
Bureau Code:	Individual	Individual	Individual
Account Status:	Paid	Paid	Paid
Monthly Payment:	\$0.00	\$0.00	\$0.00
Date Opened:	09/25/2023	09/01/2023	09/01/2023
Balance:	\$0.00	\$0.00	\$0.00
No. of Months (terms):	0	0	0
High Credit:	\$211.00	\$211.00	\$200.00
Credit Limit:	\$200.00	\$200.00	\$0.00
Past Due:	\$0.00	\$0.00	\$0.00
Payment Status:	Current	Current	Current
Last Reported:	04/30/2024	04/28/2024	04/01/2024
Comments:	Canceled by credit grantor	Account has been closed due to inactivity.	Closed or paid account/zero balance Accounts closed by credit grantor
Date Last Active:	04/25/2024	04/01/2024	04/01/2024
Date of Last Payment:	04/25/2024	04/25/2024	04/01/2024

Two-Year payment history [Legend](#)

Month		A	M	F	J	D	N	O	S	A	J	J	M	A	M	F	J	D	N	O	S	A	J	J
Year	24	24	24	24	23	23	23	23	23	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22
TransUnion		OK	OK	OK	OK	OK	OK	OK																
Experian		OK	OK	OK	OK	OK	OK	OK																
Equifax		OK	OK	OK	OK	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
RESIDENT VERIFY	Tenant Screeners	07/30/2024	Experian
CFNA	Affinity Credit Card	05/16/2024	TransUnion
VERIZON WIRE	Cellular Telephone/Paging Companies	04/19/2024	TransUnion
US BANK	Commercial Banks	03/27/2024	TransUnion
US BANK CONSOLIDATED	All Banks	01/04/2024	Experian
NOWCOM/SPECIAL AUTO GR	Auto Dealers, Used	01/03/2024	Experian
CREDIT ONE BANK NA	Bank Credit Cards	12/16/2023	Experian
BK OF AMER	Bank Credit Cards	09/25/2023	Experian
BK OF AMER	Bank Credit Cards	09/25/2023	TransUnion

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
CFNA	PO BOX 81315 CLEVELAND, OH 44181	(216) 362-3479
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
VERIZON WIRELESS	899 HEATHROW PARK LAKE MARY, FL 32746	(888) 483-7200
US BANK	200 SOUTH 6TH STRE MINNEAPOLIS, MN 55402	(866) 234-4750
US BANK	CB DISPUTES PO BOX 108 SAINT LOUIS, MO 63166	(866) 234-4750
CREDIT ONE BANK	PO BOX 98872 LAS VEGAS, NV 89193	(877) 825-3242
HORIZON WEST FINANCIAL I	1241 SOUTH GLENDALE AVE GLENDALE, CA 91205	(818) 275-9506
BANK OF AMERICA	PO BOX 982238 EL PASO, TX 79998	(800) 421-2110
US BANK CONSOLIDATED	4325 17TH AVES FARGO, ND 58125	(800) 872-2657
US BANK	4325 17TH AVES FARGO, ND 58125	(866) 234-4750
RESIDENT VERIFY	4205 N CHAPEL RIDGE RD LEHI, UT 84043	(877) 826-9700
NOWCOM/SPECIAL AUTO GR	2320 W BURBANK BLVD BURBANK, CA 91506	(747) 202-2200
HORIZON WEST FINANCIAL	PO BOX 250400 GLENDALE, CA 91225	-
CREDIT ONE BANK NA	PO BOX 98875 LAS VEGAS, NV 89193	(702) 269-1000
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