



REALBUREAU RISK SCORE

Model 4.0 · range 300–850



KEY FACTORS AFFECTING YOUR SCORE

- A charged-off account is present on your file
- Length of credit history is relatively short
- Revolving credit utilization is low (13% of available limits)
- Recent new-account activity is limited

Score is provided for your information and reflects the data in this file as of the date generated. Lenders may use different scoring models.

PERSONAL INFORMATION

Identifying data reported to this file

Full name	Dana M. Pliar	Current address	847 Oak Avenue Tampa, FL 33602
Also reported as	Dana Pliar	Previous address	312 Hyde Park Ave, Apt 2B Tampa, FL 33606
Date of birth	07/22/1990	Telephone	(813) 555-0173
Social Security No.	XXX-XX-1471	Employer reported	Gulf Coast Marketing Group
Email on file	dana.pliar@example.com		

ACCOUNT SUMMARY



RegionalBank Under dispute · XC

Charged off

DEPOSIT ACCOUNT — CONSUMER CHECKING

ACCOUNT NO. **** * 4438	DATE OPENED 05/2018	DATE CLOSED 03/2026	DATE REPORTED 06/01/2026
REPORTED BALANCE \$2,156	REPORTED STATUS Charged off	HIGH BALANCE \$2,156	RESPONSIBILITY Individual

RECENT REPORTING HISTORY

JAN	FEB	MAR	APR	MAY	JUN
OK	OK	OK	30	60	CO

CONSUMER DISPUTE IN PROGRESS — FCRA REINVESTIGATION

Dispute code XC — Account status disputed. The consumer asserts this checking account was paid in full and closed, and that the reported charged-off status with a balance of \$2,156 is inaccurate. This item is being reinvestigated with the furnisher (RegionalBank). Reinvestigation results will be furnished within the period required under the Fair Credit Reporting Act.

Meridian Bank — Mastercard

Pays as agreed

REVOLVING — CREDIT CARD

ACCOUNT NO. **** * 7612	DATE OPENED 09/2017	CREDIT LIMIT \$5,000	BALANCE \$880
MONTHLY PAYMENT \$40	UTILIZATION 18%	LAST REPORTED 05/2026	RESPONSIBILITY Individual

RECENT REPORTING HISTORY

JAN	FEB	MAR	APR	MAY	JUN
OK	OK	OK	OK	OK	OK

Lone Star Auto Credit — Auto Loan

Pays as agreed

INSTALLMENT — SECURED

ACCOUNT NO. **** * 3391	DATE OPENED 06/2021	ORIGINAL AMOUNT \$19,500	BALANCE \$7,120
TERM 60 months	MONTHLY PAYMENT \$352	LAST REPORTED 05/2026	RESPONSIBILITY Individual

RECENT REPORTING HISTORY

JAN	FEB	MAR	APR	MAY	JUN
OK	OK	OK	OK	OK	OK

Coastal Furnishings Card

Open · current

REVOLVING — RETAIL

ACCOUNT NO. **** * 2055	DATE OPENED 02/2019	CREDIT LIMIT \$2,000	BALANCE \$0
MONTHLY PAYMENT \$0	LAST REPORTED 04/2026	RESPONSIBILITY Individual	

Suncoast Credit Union — Personal Loan

Closed · paid

INSTALLMENT — UNSECURED

ACCOUNT NO. **** * 4480	DATE OPENED 04/2019	DATE CLOSED 11/2022	ORIGINAL AMOUNT \$4,500
BALANCE \$0	STATUS Paid, closed	RESPONSIBILITY Individual	

OK / on time 30 days late 60 days late CO / charged off

INQUIRIES

Requests for your credit file

REQUESTED BY	DATE	TYPE	PERMISSIBLE PURPOSE
Lone Star Auto Credit	06/04/2021	Hard inquiry	Auto financing
Meridian Bank	08/29/2017	Hard inquiry	Credit application
RealBureau Consumer Disclosure	06/03/2026	Soft inquiry	Consumer-initiated review
PreScreen Marketing Services	02/19/2026	Soft inquiry	Promotional pre-screen

PUBLIC RECORDS & COLLECTIONS

No public records (bankruptcies, liens, or judgments) and no third-party collection accounts are reported in this file.

YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

You have the right to dispute incomplete or inaccurate information. If you tell RealBureau that an item is inaccurate, RealBureau must investigate, generally within 30 days, by presenting your dispute to the furnisher of the information. Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. You are entitled to one free file disclosure every 12 months and to additional free disclosures in certain circumstances. To dispute information in this report, contact RealBureau Consumer Services, P.O. Box 4470, Tampa, FL 33601, or call (800) 555-0188. This disclosure was prepared for the consumer named above and reflects file contents as of the date generated.

— SAMPLE / SYNTHETIC DATA · GENERATED FOR DEMONSTRATION · "RealBureau" AND "RegionalBank" ARE FICTITIOUS ENTITIES —