



**REALBUREAU RISK SCORE**

Model 4.0 · range 300–850



KEY FACTORS AFFECTING YOUR SCORE

- A seriously past-due / charged-off account is present on your file
- Length of credit history is moderate relative to top scorers
- Revolving credit utilization is low (14% 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	<b>Jordan A. Ellis</b>	Current address	<b>214 Maple Street Tampa, FL 33602</b>
Also reported as	<b>Jordan Ellis</b>	Previous address	<b>1809 Bayshore Blvd, Apt 4C Tampa, FL 33606</b>
Date of birth	<b>03/14/1988</b>	Telephone	<b>(813) 555-0142</b>
Social Security No.	<b>XXX-XX-1288</b>	Employer reported	<b>Bayfront Logistics LLC</b>
Email on file	<b>jordan.ellis@example.com</b>		

**ACCOUNT SUMMARY**

<b>6</b> TOTAL ACCOUNTS	<b>4</b> OPEN	<b>2</b> CLOSED	<b>1</b> DEROGATORY	<b>\$18,844</b> TOTAL BALANCES	<b>\$675</b> MONTHLY PMTS	<b>98%</b> ON-TIME PMTS
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**RegionalBank** Under dispute · XB

Charged off / Past due

DEPOSIT ACCOUNT — CONSUMER CHECKING

ACCOUNT NO. **** * 4421	DATE OPENED 04/2019	DATE CLOSED 02/2026	DATE REPORTED 05/28/2026
REPORTED BALANCE \$1,284	PAST-DUE AMOUNT \$1,284	HIGH BALANCE \$1,284	RESPONSIBILITY Individual

RECENT REPORTING HISTORY

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

CONSUMER DISPUTE IN PROGRESS — FCRA REINVESTIGATION

Dispute code XB — Balance/status disputed. The consumer asserts this checking account was closed and that the reported past-due balance of \$1,284 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.

**Crestline Bank — Visa Platinum**

Pays as agreed

REVOLVING — CREDIT CARD

ACCOUNT NO. **** * 8830	DATE OPENED 06/2016	CREDIT LIMIT \$7,500	BALANCE \$1,240
MONTHLY PAYMENT \$45	UTILIZATION 17%	LAST REPORTED 05/2026	RESPONSIBILITY Individual

RECENT REPORTING HISTORY

DEC	JAN	FEB	MAR	APR	MAY
OK	OK	OK	OK	OK	OK

**Atlas Auto Finance — Auto Loan**

Pays as agreed

INSTALLMENT — SECURED

ACCOUNT NO. **** 2207	DATE OPENED 03/2022	ORIGINAL AMOUNT \$24,000	BALANCE \$9,380
TERM 60 months	MONTHLY PAYMENT \$438	LAST REPORTED 05/2026	RESPONSIBILITY Individual

RECENT REPORTING HISTORY

DEC	JAN	FEB	MAR	APR	MAY
OK	OK	OK	OK	OK	OK

**Horizon Student Loan Servicing**

Pays as agreed

INSTALLMENT — EDUCATION

ACCOUNT NO. **** 5519	DATE OPENED 09/2010	ORIGINAL AMOUNT \$18,500	BALANCE \$6,940
MONTHLY PAYMENT \$192	STATUS Current	LAST REPORTED 05/2026	RESPONSIBILITY Individual

**Harborline Retail Card**

Open · current

REVOLVING — RETAIL

ACCOUNT NO. **** 1043	DATE OPENED 11/2018	CREDIT LIMIT \$1,500	BALANCE \$0
MONTHLY PAYMENT \$0	LAST REPORTED 04/2026	RESPONSIBILITY Individual	

## Tampa Bay Credit Union — Personal Loan

INSTALLMENT — UNSECURED

Closed · paid

ACCOUNT NO. <b>**** 6678</b>	DATE OPENED <b>01/2020</b>	DATE CLOSED <b>07/2023</b>	ORIGINAL AMOUNT <b>\$6,000</b>
BALANCE <b>\$0</b>	STATUS <b>Paid, closed</b>	RESPONSIBILITY <b>Individual</b>	

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

## INQUIRIES

Requests for your credit file

REQUESTED BY	DATE	TYPE	PERMISSIBLE PURPOSE
Summit Card Services	11/14/2025	Hard inquiry	Credit application
Atlas Auto Finance	03/02/2022	Hard inquiry	Auto financing
RealBureau Consumer Disclosure	06/03/2026	Soft inquiry	Consumer-initiated review
PreScreen Marketing Services	01/08/2026	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 —