

Credit Report Before & After Comparison

13 August 2026 vs. 15 September 2026

Credit Summary

BEFORE — 13 August 2026				AFTER — 15 September 2026			
Summary Back to Top				Summary Back to Top			
Below is an overview of your present and past credit status including open and closed accounts and balance information.				Below is an overview of your present and past credit status including open and closed accounts and balance information.			
	TransUnion	Experian	Equifax		TransUnion	Experian	Equifax
Total Accounts:	23	23	19	Total Accounts:	15	14	11
Open Accounts:	6	6	6	Open Accounts:	5	6	6
Closed Accounts:	11	17	10	Closed Accounts:	8	8	5
Delinquent:	2	6	8	Delinquent:	1	3	2
Derogatory:	14	13	11	Derogatory:	6	4	3
Collection:	3	4	2	Collection:	-	-	-
Balances:	\$27,129.00	\$34,644.00	\$29,362.00	Balances:	\$13,494.00	\$14,171.00	\$14,171.00
Payments:	\$351.00	\$751.00	\$751.00	Payments:	\$303.00	\$703.00	\$703.00
Public Records:	-	-	-	Public Records:	-	-	-
Inquiries(2 years):	2	3	1	Inquiries(2 years):	2	1	1

Credit Report Before & After Comparison

FICO® Score Comparison

BEFORE — 13 August 2026				AFTER — 15 September 2026			
FICO® Score				FICO® Score			
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.				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		TransUnion	Experian	Equifax
FICO® Score 8:	580	620	598	FICO® Score 8:	640	671	687
Lender Rank:	Fair	Fair	Fair	Lender Rank:	Fair	Good	Good
FICO® Score 8 Scale:	300-850	300-850	300-850	FICO® Score 8 Scale:	300-850	300-850	300-850

Screenshots are presented side by side for visual comparison.