CREDIT REPORT

DANA EXAMPLE

Report Confirmation

990000142

1. Summary

Review this summary for a quick view of key information contained in your Equifax Credit Report.

Report Date	Apr 22, 2026
Credit File Status	File Blocked For Promotional Purposes
Alert Contacts	0 Records Found
Average Account Age	4 Years, 8 Months
Length of Credit History	6 Years, 1 Month
Accounts with Negative Information	1
Oldest Account	MAPLEWOOD BANK CARD | Mar 2020
Most Recent Account	FOUNDRY AUTO FINANCE | Jul 2023

Credit Accounts

Your credit report includes information about activity on your credit accounts that may affect your credit score and rating.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-to-Credit	Payment
Revolving	1	1	$1,240	$3,760	$5,000	25%	$40
Installment	1	1	$8,400		$19,000		$310

Other Items

Your credit report includes your Personal Information and, if applicable, Consumer Statements, and could include other items that may affect your credit score and rating.

Public Records	1 Public Record Found
Inquiries	2 Inquiries Found

2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

2.1 MAPLEWOOD BANK CARD

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 4120	**Reported Balance**	$1,240
Account Status	PAYS_AS_AGREED	**Available Credit**	$3,760

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2026	✓	✓	✓	✓								
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	**30** 30 Days Past Due	**60** 60 Days Past Due	**90** 90 Days Past Due	**120** 120 Days Past Due
150 150 Days Past Due	**180** 180 Days Past Due	**V** Voluntary Surrender	**F** Foreclosure	**C** Collection Account
CO Charge-Off	**B** Included in Bankruptcy	**R** Repossession	**TN** Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	$2,800	**Owner**	
Credit Limit	$5,000	**Account Type**	
Terms Frequency	MONTHLY	**Term Duration**	
Balance	$1,240	**Date Opened**	Mar 03, 2020
Amount Past Due	$0	**Date Reported**	Apr 20, 2026
Actual Payment Amount	$40	**Date of Last Payment**	Apr 05, 2026
Date of Last Activity	Apr 05, 2026	**Scheduled Payment Amount**	$40

Months Reviewed	73	**Delinquency First Reported**	
Activity Designator		**Creditor Classification**	UNKNOWN
Deferred Payment Start Date		**Charge Off Amount**	
Balloon Payment Date		**Balloon Payment Amount**	
Loan Type	Revolving	**Date Closed**	
Date of First Delinquency			

Comments

Contact

MAPLEWOOD BANK CARD
PO BOX 1000
DES MOINES, IA 50301
(800) 555-0180

3. Mortgage Accounts

Mortgage accounts are real estate loans that require payment on a monthly basis until the loan is paid off.

You currently do not have any Mortgage Accounts in your file.

4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

4.1 FOUNDRY AUTO FINANCE

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 8830	**Reported Balance**	$8,400
Account Status	PAYS_AS_AGREED	**Available Credit**	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2026	✓	✓	✓	✓								
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Paid on Time	**30** 30 Days Past Due	**60** 60 Days Past Due	**90** 90 Days Past Due	**120** 120 Days Past Due
150 150 Days Past Due	**180** 180 Days Past Due	**V** Voluntary Surrender	**F** Foreclosure	**C** Collection Account
CO Charge-Off	**B** Included in Bankruptcy	**R** Repossession	**TN** Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	$19,000	**Owner**	
Credit Limit		**Account Type**	
Terms Frequency	MONTHLY	**Term Duration**	60 Months
Balance	$8,400	**Date Opened**	Jul 12, 2023
Amount Past Due	$0	**Date Reported**	Apr 20, 2026
Actual Payment Amount	$310	**Date of Last Payment**	Apr 05, 2026
Date of Last Activity	Apr 05, 2026	**Scheduled Payment Amount**	$310

Months Reviewed	33	**Delinquency First Reported**	
Activity Designator		**Creditor Classification**	UNKNOWN
Deferred Payment Start Date		**Charge Off Amount**	
Balloon Payment Date		**Balloon Payment Amount**	
Loan Type	Automobile	**Date Closed**	
Date of First Delinquency			

Comments

Contact

FOUNDRY AUTO FINANCE
PO BOX 1000
DES MOINES, IA 50301
(800) 555-0180

5. Other Accounts

Other accounts are those that are not already identified as Revolving, Mortgage or Installment Accounts such as child support obligations or rental agreements.

You currently do not have any Other Accounts in your file.

6. Consumer Statements

Consumer Statements are explanations of up to 100 words you can attach to your credit file to provide more information on an item you may disagree with or would like to provide details on. Consumer statements are voluntary and have no impact on your credit score.

You currently do not have any Consumer Statements in your file.

7. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax. It does not affect your credit score or rating.

Name	DANA EXAMPLE
Formerly known as	
Social Security Number	xxxxx 9066
Age or Date of Birth	Mar 27, 1979

Other Identification

You currently do not have any Other Identifications in your file.

Alert Contact Information

You currently do not have any Alert Contacts in your file.

Contact Information

Contact information is the information in your credit file that indicates your former and current addresses as reported to Equifax. It does not affect your credit score or rating.

Address	Status	Date Reported
1240 SADDLEBROOK DR CEDAR RAPIDS, IA 52402	Current	Apr 20, 2026
915 QUARRY BEND DR CEDAR RAPIDS, IA 52402	Former	Jan 10, 2019

Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax. It does not affect your credit score or rating.

Company	Occupation
MERIDIAN CLINIC	TECHNICIAN

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Apr 18, 2026	HEARTLAND AUTO FIN 80 EDGEWATER DR CEDAR RAPIDS, IA 52401	
Feb 09, 2026	CLEARWATER BANK NA 500 MAIN ST DES MOINES, IA 50301	

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Request Originator	Description
Apr 21, 2026	EQUIFAX CONSUMER SVS		Account Review

9. Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at: https://equifaxconsumers.lexisnexis.com

LexisNexis Consumer Center
P.O. Box 105615
Atlanta, GA 30348-5108

Bankruptcies

Bankruptcies are a legal status granted by a federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for up to 10 years, depending on the chapter of bankruptcy you file for. They generally have a negative impact on your credit score.

Reference Number: 9900142

Status
Plan by debtor to pay percent of income over a period of years has been completed. Debtor no longer liable for debts listed in payment plan.

Date Filed	Sep 15, 2022	**Type**	Individual
Verified Date		**Filer**	Subject
Liability		**Court**	US BANKRUPTCY COURT-CEDAR RAPIDS
Exempt Amount		**Asset Amount**	

Prior Disposition
Chapter 13, Dismissed/Closed:
The bankruptcy petition has been dismissed or closed by or has not been honored by the court. Debtor remains liable for his debts under the terms of the initial contract.

Comments

Judgments

Judgments are a legal status granted by a court that indicates you must pay back an outstanding debt. Judgments stay on your credit report up to 7 years from the date filed and generally have a negative impact on your credit score.

You currently do not have any Judgments in your file.

Liens

A lien is a legal claim on an asset, and Equifax only collects tax related liens. Liens stay on your credit report up to 10 years and generally have a negative impact on your credit score.

You currently do not have any Liens in your file.

10. Collections

Collections are accounts with outstanding debt that have been placed by a creditor with a collection agency. Collections stay on your credit report for up to 7 years from the date the account first became past due. They generally have a negative impact on your credit score.

You currently do not have any Collections in your file.

11. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit https://www.equifax.com/personal/credit-report-services/credit-dispute/

To check the status or view the results of your dispute please visit https://www.equifax.com/personal/credit-report-services/credit-dispute/