

## Elizabeth Burbage's Credit Summary

<b>836</b> Credit Score	<b>\$7,811/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Elizabeth Burbage	ELIZABETH L BURBAGE SR
Age: 48	
18299 Fairway Dr	18299 FAIRWAY DR
Rehoboth Beach, DE. 19971	REHOBOTH BEACH, DE. 19971

Categories	# / Balance
Revolving Accounts (Open)	7 / \$10,185
Real Estate (Open)	2 / \$868,983
Line of Credit Accounts (Open)	1 / \$116,325
Installment Accounts (Open)	1 / \$6,826
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 0

### Credit Factors

1 Too Many Retail Accounts  
7k+ line for 12+ yrs  
Existing Open Mortgage  
Ok Open Rev Depth  
Good Closed Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
Paid Off 200k+ RE/RE  
Closed Accnts Over 5k

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WAYFAIR/CBNA (Retail Account)	\$2,234	\$3,500	64%	\$42	I	2024
SYNCB/LOWES (Retail Account)	\$0	\$9,000	0%	\$0	I	2024
WELLS FARGO CARD SER (Retail Account)	\$5,470	\$9,500	58%	\$182	I	2024
TD BANK USA/TARGET C (Credit Card)	\$0	\$10,000	0%	\$0	I	2015
Bank of America (Credit Card)	\$541	\$50,000	1%	\$25	J	1998
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$8,245</b>	<b>\$60,000</b>	<b>14%</b>	<b>\$249</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$1,893	\$21,500	9%	\$40	A	2025
AMERICAN EXPRESS (Credit Card)	\$47	\$3,200	1%	\$40	A	2018
<b>Totals</b>	<b>\$1,940</b>	<b>\$24,700</b>	<b>8%</b>	<b>\$80</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
WILMINGTON SAVINGS F (Home Equity Line of Credit)	\$116,325	\$200,000	\$707	J	2023
<b>Totals</b>	<b>\$116,325</b>	<b>\$0</b>	<b>\$707</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
Northpointe Bank ISA (Conventional RE Mortgage)	\$481,231	\$486,000	\$4,196	J	2024
ROCKET MORTGAGE (Conventional RE Mortgage)	\$387,752	\$435,250	\$2,290	J	2020
<b>Totals</b>	<b>\$868,983</b>	<b>\$921,250</b>	<b>\$6,486</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
LIGHTSTREAM (Unsecured)	\$6,826	\$24,000	\$369	J	2021
<b>Totals</b>	<b>\$6,826</b>	<b>\$24,000</b>	<b>\$369</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2006
COMENITY BANK/LIMITE (Retail Account)	\$0	\$1,000	0%	\$0	I	2012
SYNCB/HAVERTYS (Retail Account)	\$0	\$6,000	0%	\$0	I	2013
COMENITY BANK/NWYRK& (Retail Account)	\$0	\$500	0%	\$0	I	2009
BARCLAYS BANK/BANANA (Credit Card)	\$0	\$4,800	0%	\$0	I	2013
<b>Totals</b>	<b>\$0</b>	<b>\$4,800</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NORTHPOINTE BANK (Conventional RE Mortgage)	\$0	\$486,000	\$0	J	2024
ROUNDPOINT MORTGAGE (Conventional RE Mortgage)	\$0	\$437,000	\$0	J	2018
NVR MORTGAGE (Conventional RE Mortgage)	\$0	\$437,000	\$0	J	2018
ROCKET MORTGAGE (Conventional RE Mortgage)	\$0	\$383,500	\$0	J	2015
<b>Totals</b>	<b>\$0</b>	<b>\$1,743,500</b>		<b>\$0</b>	

Installment Accounts	Balance	Limit	Payment	Resp	Age
LIGHTSTREAM (Unsecured)	\$6,826	\$24,000	\$369	J	2021
<b>Totals</b>	<b>\$6,826</b>	<b>\$24,000</b>		<b>\$369</b>	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					