

# Samuel Carmel's Credit Summary

<b>702</b> Credit Score	<b>\$417/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: Samuel Carmel	SAMUEL MATTHIAS CARMEL
Age: 35	
524 NE Hobson St	2501 NE 259TH AVE
Lewistown, MT. 59457	CAMAS, WA. 98607

Categories	# / Balance
Revolving Accounts (Open)	4 / \$14,936
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$9,859
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	0 / 0

## Credit Factors

Total Rev Usage > 55%
Pay \$1716 so Accts < 40%
Light Open Rev Depth
Avg Age Open
No Closed Rev Depth
No 5k+ Lines
1+ Closed Rev Accnts
No Open Mortgage
Drop Bad Auth User (CITICARDS CBNA, and C
No Rev Acct Open 10K 2yr
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

## Credit Alerts

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### Inquiries

CITIBANK NA., BEST B - 03/19/25

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## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$1,202	\$2,000	60%	\$30	I	2025
SYNCB/PAYPAL (Credit Card)	\$2,950	\$4,100	72%	\$86	I	2023
SYNCB/CAR CARE DISC (Retail Account)	\$4	\$850	0%	\$4	I	2023
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$4,156</b>	<b>\$4,100</b>	<b>101%</b>	<b>\$120</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Credit Card)	\$2,345	\$2,500	94%	\$78	A	2023
CITICARDS CBNA (Flexible Spending Credit Card)	\$8,435	\$12,000	70%	\$240	A	2019
<b>Totals</b>	<b>\$10,780</b>	<b>\$14,500</b>	<b>74%</b>	<b>\$318</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$9,859	\$10,800	\$301	I	2024
<b>Totals</b>	<b>\$9,859</b>	<b>\$10,800</b>	<b>\$301</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$1,720	0%	\$0	J	2019
<b>Totals</b>	<b>\$0</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
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$9,859	\$10,800	\$301	I	2024
<b>Totals</b>	<b>\$9,859</b>	<b>\$10,800</b>	<b>\$301</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					