

Timothy Flaherty's Credit Summary

621 Credit Score	\$954/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-----------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Timothy Flaherty	TIMOTHY BURTON FLAHERTY
Age: 61	
14583 EVERGREEN TRL	14583 EVERGREEN TRL
SAINT PAUL, MN. 55124	APPLE VALLEY, MN. 55124

Categories	# / Balance
Revolving Accounts (Open)	11 / \$51,813
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	9 / \$86,952
Miscellaneous Accounts (Open)	1 / \$1,091

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	11 / 0

Credit Factors

5 Rev Lates in 4-6 mo
Current Lates (LEAD BANK, CREDIT ONE BANK)
5 Over Limit Acnt
Current Lates (POMELO INTERNATIONAL)
Total Rev Usage > 90%
Pay \$19661 so Accts < 40%
5 Rev Lates in 0-3 mo
No Open Rev Credit Lines
No 3k+ Lines
1 Rev Late in 12-24 mo
Less than 5 yrs
Good Closed Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
No Open Mortgage
Drop Bad Auth User (CAPITAL ONE BANK US)
No Rev Acct Open 10K 2yr
1 Inq Last 4-5 mo
1 Total Inqs 4-5 mo

Credit Alerts

Inquiries

CBNA - 04/21/25

CBNA - 10/24/24

Late Pays	Account	Status	Past Due
60 - 07/25, 30 - 06/25	POMELO INTERNATIONAL	Open	\$1052
30 - 02/24	Bank of America	Closed - 8/22/25	
60 - 07/25, 30 - 06/25	LEAD BANK	Closed - 8/20/25	
30 - 07/25	CREDIT ONE BANK	Closed - 8/15/25	
30 - 06/25	DISCOVER CARD	Closed - 8/6/25	
60 - 07/25, 30 - 06/25	CAPITAL ONE BANK USA	Closed - 8/2/25	
60 - 07/25, 30 - 06/25	PENTAGON - BANKCARD	Closed - 8/1/25	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
POMELO INTERNATIONAL (Credit Card)	\$1,091	\$1,000	109%	\$0	I	2024
CREDIT ONE BANK (Credit Card)	\$249	\$300	83%	\$30	I	2023
WELLS FARGO CARD SER (Credit Card)	\$1,727	\$1,800	96%	\$96	I	2015
Bank of America (Credit Card)	\$3,892	\$4,000	97%	\$132	I	2021
NORDSTROM/TD BANK (Credit Card)	\$4,019	\$2,400	167%	\$145	I	2017
LEAD BANK (Secured Credit Card)	\$103	\$1,275	8%	\$157	I	2021
CREDIT ONE BANK (Credit Card)	\$1,089	\$800	136%	\$55	I	2024
DISCOVER CARD (Credit Card)	\$2,841	\$2,700	105%	\$195	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$93	\$300	31%	\$2	I	2024
PENTAGON - BANKCARD (Credit Card)	\$5,797	\$5,000	116%	\$116	I	2022
Credit Card Open Totals: (No Retail)	\$20,901	\$19,575	107%	\$928		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$2,100	0%	\$0	A	2005
CRDT FIRST (Retail Account)	\$2,014	\$7,500	27%	\$0	A	2003
CAPITAL ONE BANK USA (Credit Card)	\$6,813	\$7,000	97%	\$246	A	1996
DISCOVER CARD (Credit Card)	\$23,176	\$27,000	86%	\$537	A	1994
Totals	\$32,003	\$34,000	94%	\$783		

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)	\$11,400	\$12,000	\$334	I	2025
DEPT OF ED (Education Loan)	\$9,974	\$9,480	\$0	I	2024

LEAD BANK (Secured)	\$355	\$717	\$35	I	2024
DEPT OF ED (Education Loan)	\$9,355	\$8,622	\$0	I	2024
DEPT OF ED (Education Loan)	\$4,005	\$3,500	\$0	I	2023
DEPT OF ED (Education Loan)	\$3,491	\$3,103	\$0	I	2023
DEPT OF ED (Education Loan)	\$22,574	\$20,500	\$0	I	2022
DEPT OF ED (Education Loan)	\$22,064	\$19,694	\$0	M	2022
PENTAGON FEDERAL CR (Unsecured)	\$3,734	\$20,000	\$459	I	2021
Totals	\$86,952	\$97,616	\$828		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
POMELO INTERNATIONAL (Credit Card)	\$1,091	\$1,000	\$0	I	2024
Totals	\$1,091	\$1,000	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNOVUS/FIRST PROGRE (Credit Card)	\$0	\$200	0%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2023
WELLS FARGO CARD SER (Credit Card)	\$0	\$1,800	0%	\$49	I	2015
DISCOVER CARD (Credit Card)	\$0	\$2,700	0%	\$75	I	2020
PENTAGON - BANKCARD (Credit Card)	\$0	\$5,000	0%	\$100	I	2022
WELLS FARGO CARD SER (Secured Credit Card)	\$0	\$300	0%	\$0	I	2013
Totals	\$0	\$10,300	0%	\$224		

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)	\$11,400	\$12,000	\$334	I	2025
DEPT OF ED (Education Loan)	\$9,974	\$9,480	\$0	I	2024
LEAD BANK (Secured)	\$355	\$717	\$35	I	2024
DEPT OF ED (Education Loan)	\$9,355	\$8,622	\$0	I	2024
DEPT OF ED (Education Loan)	\$4,005	\$3,500	\$0	I	2023
DEPT OF ED (Education Loan)	\$3,491	\$3,103	\$0	I	2023
DEPT OF ED (Education Loan)	\$22,574	\$20,500	\$0	I	2022
DEPT OF ED (Education Loan)	\$22,064	\$19,694	\$0	M	2022
PENTAGON FEDERAL CR (Unsecured)	\$3,734	\$20,000	\$459	I	2021
Totals	\$86,952	\$97,616	\$828		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
RENTREPORTERS, LLC (Rental Agreement)	\$0	\$1,996	\$0	I	2021

Totals

\$0

\$1,996

\$0