

# Joseph Torres's Credit Summary

<b>556</b>	<b>\$39/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Joseph Torres	JOSEPH A TORRES
Age: 37	
3705 Lexington Ave	3705 LEXINGTON AVE APT A307
Bellevue, NE. 68123	BELLEVUE, NE. 68123

Categories	# / Balance
Revolving Accounts (Open)	2 / \$341
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	2 / \$32,134
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	2 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 3

## Credit Factors

1 Unpaid Collection  
1 Over Limit Acnt  
No Open Rev Credit Lines  
1 Charged Off Accts  
1 Paid Collection  
No 3k+ Lines  
Avg Age Open  
\$1054 Unpaid Collections  
No Closed Rev Depth  
3 RE Lates in 2-4 yrs  
1+ Closed Rev Accnts  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
TREGARON OAKS	Consumer disputes this account information.	Open	2024	\$1,054
LSL/CLIMB CREDIT	Charged off account. Fixed rate.	Open	2024	\$0
PENN FOSTER	Consumer disputes this account information.	Closed - 12/13/24	2023	\$0

Late Pays	Account	Status	Past Due
Lates +2yr: 3/90+	MISSOURI HIGHER EDUC	Open	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
DEFERIT, INC (Line of Credit)	\$0	\$1,200	0%	\$0	I	2024
OPENSKY CAPITAL BANK (Credit Card)	\$341	\$300	114%	\$39	I	2024
SIREN WSFS UNICORN (Credit Card)	\$0	\$1,500	0%	\$0	I	2024
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$341</b>	<b>\$1,800</b>	<b>19%</b>	<b>\$39</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
DEFERIT, INC (Line of Credit)	\$0	\$1,200	\$0	I	2024
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
LSL/CLIMB CREDIT (Education Loan)	\$0	\$0	\$0	I	2024
MISSOURI HIGHER EDUC (Education Loan)	\$32,134	\$25,909	\$0	I	2017
<b>Totals</b>	<b>\$32,134</b>	<b>\$25,909</b>	<b>\$0</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KIKOFF LENDING, LLC (Retail Account)	\$0	\$750	0%	\$0	I	2024
Ava Financial Inc (Credit Card)	\$0	\$2,400	0%	\$0	I	2024
<b>Totals</b>	<b>\$0</b>	<b>\$2,400</b>	<b>0%</b>	<b>\$0</b>		
Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
Austin Capital Bank (Credit Line Secured)	\$0	\$1,000		\$0	I	2024
<b>Totals</b>	<b>\$0</b>	<b>\$1,000</b>		<b>\$0</b>		
Real Estate Accounts	Balance	Limit		Payment	Resp	Age
No Real Estate Accounts						
Installment Accounts	Balance	Limit		Payment	Resp	Age
LSL/CLIMB CREDIT (Education Loan)	\$0	\$0		\$0	I	2024
MISSOURI HIGHER EDUC (Education Loan)	\$32,134	\$25,909		\$0	I	2017
<b>Totals</b>	<b>\$32,134</b>	<b>\$25,909</b>		<b>\$0</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
Ava Financial Inc (Credit Card)	\$0	\$2,400		\$0	I	2024
RENTREPORTERS, LLC (Rental Agreement)	\$0	\$1,423		\$1,423	I	2024
SELF FINANCIAL (Rental Agreement)	\$0	\$1,423		\$0	I	2024
KIKOFF INC (Rental Agreement)	\$0	\$1,423		\$0	I	2024
SELF FINANCIAL (Rental Agreement)	\$0	\$1,003		\$0	I	2024
RENTREPORTERS, LLC (Rental Agreement)	\$0	\$810		\$0	I	2021
RENTREPORTERS, LLC (Rental Agreement)	\$0	\$885		\$0	I	2020
<b>Totals</b>	<b>\$0</b>	<b>\$9,367</b>		<b>\$1,423</b>		