

Mitchell Barras's Credit Summary

723 Credit Score	\$569/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Mitchell Barras	MITCHELL BARRAS
Age: 60	
7036 Martin Rd	7036 MARTIN RD
Milton, FL. 32570	MILTON, FL. 32570

Categories	# / Balance
Revolving Accounts (Open)	2 / \$5,084
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$30,690
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

\$14653 Unpaid Collection(s)
No Open Rev Credit Lines
1 Charged Off Accts
No 3k+ Lines
No Closed Rev Depth
Too Few Open Rev Accounts
Less than 5 yrs
Seasoned Closed Accounts
1+ Closed Rev Accnts
14+ Closed RE Accounts
No Open Mortgage
Drop Bad Auth User (Bank of America)
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
Essential Credit Uni	Charged off account. Fixed rate.	Open	2013	\$14,653

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$489	\$2,000	24%	\$15	I	2022
Credit Card Open Totals: (No Retail)	\$489	\$2,000	24%	\$15		
Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
Bank of America (Credit Card)	\$4,595	\$6,500	71%	\$137	A	2001
Totals	\$4,595	\$6,500	71%	\$137		
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)	\$11,203	\$12,000		\$334	I	2025
BEST EGG (Unsecured)	\$4,834	\$6,000		\$220	I	2024
Essential Credit Uni (Unsecured)	\$14,653	\$14,653		\$0	I	2013
Totals	\$30,690	\$32,653		\$554		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/HOME DESIGN-SE (Retail Account)	\$0	\$1,000	0%	\$0	I	2013
SYNCB/JC PENNEYS (Retail Account)	\$0	\$0	0%	\$0	J	1996
Totals	\$0	\$0		\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
REGIONS MORTGAGE (Conventional RE Mortgage)	\$0	\$26,600	\$0	I	2001
Totals	\$0	\$26,600	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,203	\$12,000	\$334	I	2025
BEST EGG (Unsecured)	\$4,834	\$6,000	\$220	I	2024
Essential Credit Uni (Unsecured)	\$14,653	\$14,653	\$0	I	2013
Totals	\$30,690	\$32,653	\$554		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					