

## Isaiah Johnson's Credit Summary

<b>621</b> Credit Score	<b>\$1,768/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Isaiah Johnson	ISAIAH NOVELL JOHNSON
Age: 59	
416 E 10th St	416 E 10TH ST APT 2D
New York, NY. 10009	NEW YORK, NY. 10009

Categories	# / Balance
Revolving Accounts (Open)	18 / \$56,018
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	1 / \$3,314

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

### Credit Factors

4 Over Limit Acnt  
Total Rev Usage > 55%  
Pay \$30340 so Accts < 40%  
Rev Bal > \$50,000  
2 RE Lates in 2-4 yrs  
10k+ lines  
Seasoned Closed Accounts  
Great Closed Rev Depth  
Ok Open Rev Depth  
2+ Closed Rev Accnts  
Military Affiliated  
13+ Closed RE Accounts  
Paid Off 100k+ RE/RE  
Closed Accnts Over 5k  
8+ Rev Accnts with Balances  
No Open Mortgage  
1 Inqs Fall Off In 30 Days  
1 Total Inqs 5-6 mo

## Credit Alerts

---

### Inquiries

CBNA - 04/03/25

CBNA - 10/14/24

XACTUS LLC - 01/03/24

---

Late Pays	Account	Status	Past Due
Lates +2yr: 2/90+	DEPT OF ED/AIDVANTAG	Closed - 8/31/23	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$1,743	\$3,600	48%	\$50	I	2011
MACYS/CITIBANK NA (Retail Account)	\$2,702	\$2,600	104%	\$42	I	2011
CAPITAL ONE (Retail Account)	\$0	\$2,500	0%	\$0	I	2008
AMERICAN EXPRESS (Credit Card)	\$3,314	\$3,314	100%	\$0	I	2025
CITICARDS CBNA (Flexible Spending Credit Card)	\$1,546	\$10,500	15%	\$41	I	2025
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$3,711	\$3,900	95%	\$129	I	2024
CITICARDS CBNA (Credit Card)	\$1,323	\$3,000	44%	\$41	I	2024
SYNCB/PAYPAL (Credit Card)	\$0	\$1,500	0%	\$0	I	2022
DISCOVER CARD (Credit Card)	\$11,043	\$11,000	100%	\$257	I	2022
CITICARDS CBNA (Flexible Spending Credit Card)	\$4,275	\$8,400	51%	\$284	I	2022
JPMCB CARD SERVICES (Credit Card)	\$4,027	\$4,000	101%	\$135	I	2018
NORDSTROM/TD BANK (Credit Card)	\$6,692	\$10,100	66%	\$235	I	2015
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$4,668	\$5,000	93%	\$128	I	2014
JPMCB CARD SERVICES (Credit Card)	\$1,419	\$1,500	95%	\$47	I	2013
USAA FEDERAL SAVINGS (Secured Credit Card)	\$0	\$400	0%	\$0	I	2013
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$406	\$400	102%	\$35	I	2011
CAPITAL ONE BANK USA (Credit Card)	\$2,950	\$3,800	78%	\$91	I	2008
CAPITAL ONE BANK USA (Credit Card)	\$6,732	\$7,500	90%	\$228	I	2008
Bank of America (Credit Card)	\$350	\$500	70%	\$25	I	2007
SYNCB/PC RICHARDS (Retail Account)	\$2,431	\$5,440	45%	\$86	I	2009
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$59,332</b>	<b>\$74,814</b>	<b>79%</b>	<b>\$1,854</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
No Installment Accounts					
Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$3,314	\$3,314	\$0	I	2025
<b>Totals</b>	<b>\$3,314</b>	<b>\$3,314</b>	<b>\$0</b>		

## Closed Accounts

Category	Balance	Limit	%	Payment	Resp	Age
Revolving Accounts						
SYNCB/TOURNEAU (Retail Account)	\$0	\$5,000	0%	\$0	I	2009
Vive Financial LLC (Credit Card)	\$0	\$6,000	0%	\$0	I	2018
<b>Totals</b>	<b>\$0</b>	<b>\$6,000</b>	<b>0%</b>	<b>\$0</b>		
Line of Credit Accounts						
No Line of Credit Accounts						
Real Estate Accounts						
No Real Estate Accounts						
Installment Accounts						
No Installment Accounts						
Miscellaneous Accounts						
No Miscellaneous Accounts						