

Luke Spontak's Credit Summary

794 Credit Score	\$4,066/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: Luke Spontak	LUKE SPONTAK JR
Age: 53	
812 Broadway	135 COAL ST APT C
Westville, NJ. 08093	CUMBOLA, PA. 17930

Categories	# / Balance
Revolving Accounts (Open)	10 / \$1,164
Real Estate (Open)	1 / \$91,172
Line of Credit Accounts (Open)	3 / \$110,830
Installment Accounts (Open)	2 / \$44,551
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

1 Inq Last 4 Mo
2 Too Many Retail Accounts
Less than 5 yrs
15k+ lines
Existing Open Mortgage
Ok Open Rev Depth
3+ Closed Rev Accnts
Ok Closed Rev Depth
Paid Off 100k+ RE/RE
Closed Accnts Over 5k
Seasoned Closed Accounts
1 Total Inq 0-2 Mo

Credit Alerts

Inquiries

TRUIST BANK - 07/11/25

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CRDT FIRST (Retail Account)	\$0	\$6,500	0%	\$0	I	2024
DIAMOND FEDERAL CRED (Line of Credit)	\$3,059	\$15,000	20%	\$83	I	2023
SYNCB/LOWES (Retail Account)	\$0	\$1,500	0%	\$0	I	2022
SYNCB/CAR CARE NAPA (Retail Account)	\$0	\$2,500	0%	\$0	I	2021
CAP1/KOHLS DEPARTMEN (Retail Account)	\$0	\$800	0%	\$0	I	2020
TD RCS/RAYMOUR & FLA (Retail Account)	\$0	\$13,000	0%	\$0	I	2020
THE POLICE & FIRE FC (Line of Credit)	\$0	\$10,000	0%	\$225	I	2014
AMERICAN EXPRESS (Credit Card)	\$9	\$2,000	0%	\$9	I	2025
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$10,800	0%	\$0	I	2024
DIAMOND FEDERAL CRED (Credit Card)	\$0	\$12,000	0%	\$0	I	2019
THE POLICE & FIRE FC (Credit Card)	\$0	\$10,750	0%	\$0	I	2017
CAPITAL ONE/CABELAS (Credit Card)	\$1,155	\$10,500	11%	\$29	I	2017
Credit Card Open Totals: (No Retail)	\$4,223	\$46,050	9%	\$346		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
SHELLPOINT MORTGAGE (Home Equity Line of Credit)	\$107,771	\$107,000	\$1,157	I	2025
DIAMOND FEDERAL CRED (Line of Credit)	\$3,059	\$15,000	\$83	I	2023
THE POLICE & FIRE FC (Line of Credit)	\$0	\$10,000	\$225	I	2014
Totals	\$110,830	\$0	\$1,465		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
LOANCARE SERVICING C (FHA Real Estate Mortgage)	\$91,172	\$105,107	\$1,356	I	2021
Totals	\$91,172	\$105,107	\$1,356		

Installment Accounts	Balance	Limit	Payment	Resp	Age
BEST EGG (Unsecured)	\$28,848	\$30,000	\$678	I	2025
DIAMOND FEDERAL CRED (Auto)	\$15,703	\$32,738	\$529	I	2022
Totals	\$44,551	\$62,738	\$1,207		

Miscellaneous Accounts

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/GUITAR CENTER (Retail Account)	\$0	\$2,600	0%	\$0	I	2021
STAPLES-C/CBNA (Retail Account)	\$0	\$1,000	0%	\$0	I	2017
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$300	0%	\$0	I	2013
BESTBUY/CBNA (Credit Card)	\$0	\$2,000	0%	\$0	I	2017
WELLS FARGO CARD SER (Credit Card)	\$0	\$5,200	0%	\$0	I	2016
Totals	\$0	\$7,200	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
LOANCARE SERVICING C (FHA Real Estate Mortgage)	\$0	\$117,826	\$0	I	2015
DOVENMUEHLE MORTGAGE (FHA Real Estate Mortgage)	\$0	\$117,826	\$0	J	2015
Totals	\$0	\$235,652	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
BEST EGG (Unsecured)	\$28,848	\$30,000	\$678	I	2025
DIAMOND FEDERAL CRED (Auto)	\$15,703	\$32,738	\$529	I	2022
Totals	\$44,551	\$62,738	\$1,207		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					