

Joel Nelson's Credit Summary

675 Credit Score	\$1,792/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: Joel Nelson	HENRY J NELSON 3
Age: 35	
7100 Almeda Rd	5225 VERDE VALLEY LN APT 355
Houston, TX. 77054	DALLAS, TX. 75254

Categories	# / Balance
Revolving Accounts (Open)	3 / \$4,501
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$11,017
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 18

Credit Factors

Total Rev Usage > 55%
Pay \$1901 so Accts < 40%
18 Rev Lates in 2-4 yrs
No 5k+ Lines
1 Too Many Retail Accounts
Less than 5 yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
No Open Mortgage
Light Closed Rev Depth
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 2/30, 1/60, 3/90+	SYNCB/ROOMS TO GO	Closed - 10/9/24	
Lates +2yr: 1/30, 1/60, 10/90+	CRDT FIRST	Closed - 6/27/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$707	\$1,300	54%	\$40	I	2025
BEST BUY/CBNA (Retail Account)	\$822	\$2,000	41%	\$30	I	2024
Bank of America (Credit Card)	\$2,972	\$3,200	93%	\$91	I	2017
Credit Card Open Totals: (No Retail)	\$4,501	\$3,200	141%	\$161		

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)	\$11,017	\$11,800	\$329	I	2025
Totals	\$11,017	\$11,800	\$329		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Esusu / STAR III VV& (Rental Agreement)	\$0	\$1,302	\$1,302	I	2024
Totals	\$0	\$1,302	\$1,302		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ROOMS TO GO (Retail Account)	\$0	\$1,500	0%	\$0	I	2018
CRDT FIRST (Retail Account)	\$0	\$0	0%	\$0	I	2019
SYNCB/ROOMS TO GO (Retail Account)	\$0	\$5,000	0%	\$0	J	2013
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
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,017	\$11,800	\$329	I	2025
Totals	\$11,017	\$11,800	\$329		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
BOOM PAY, INC (Rental Agreement)	\$0	\$1,440	\$1,440	I	2018
Totals	\$0	\$1,440	\$1,440		