

Lynn Meza's Credit Summary

632 Credit Score	\$710/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-----------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Lynn Meza	B LYNN MEZA
Age: 74	
15888 SW 95th Ave	15888 SW 95TH AVE APT 203
Miami, FL. 33157	MIAMI, FL. 33157

Categories	# / Balance
Revolving Accounts (Open)	12 / \$6,980
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$4,169
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)	5 / 14

Credit Factors

2 Charged Off Accts
2 Unpaid Collection(s)
\$672 Unpaid Collection(s)
2 Over Limit Acnt
Past Due Not Late
3 Rev Lates in 12-24 mo
12 Rev Lates in 2-4 yrs
1 Charged Off Acct
1 Rev Late in 6-12 mo
No 7.5k+ Lines
\$672 Unpaid Collections
2 Rev Lates in 4+ yrs
7k+ line for 4+yrs
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
10+ Closed RE Accounts
No Open Mortgage
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
PORTFOLIO RECOVERY A	Collection account.	Open	2024	\$339
MIDLAND CREDIT MANAG	Consumer disputes this account information. Col	Open	2022	\$333
COMENITYCAPITAL/BJSW	Charged off account.	Closed - 12/7/23	2021	\$0

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	SWISS COLONY	Open	
30 - 02/25	CREDIT ONE BANK	Open	
30 - 12/23	COMENITYCAPITAL/ULTA	Open	
Lates +2yr: 1/30			
60 - 11/23, 30 - 10/23	DISCOVER CARD	Open	
Lates +2yr: 1/30, 1/60, 2/90+	COMENITY BANK/ROAMAN	Closed - 6/11/22	
Lates +2yr: 1/30	COMENITYCAPITAL/CHLD	Closed - 2/26/22	
Lates +2yr: 1/30	CAPITAL ONE BANK USA	Closed - 1/9/23	
Lates +2yr: 2/30, 2/60	JPMCB CARD SERVICES	Closed - 9/17/21	
Lates +2yr: 1/30, 1/60	Bank of America	Closed - 5/5/21	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/TJX CO (Retail Account)	\$0	\$900	0%	\$0	I	2024
SYNCB/CARE CREDIT (Retail Account)	\$939	\$3,910	24%	\$77	I	2022
SWISS COLONY (Retail Account)	\$63	\$2,550	2%	\$35	I	2015
SYNCB/JC PENNEYS (Retail Account)	\$0	\$500	0%	\$0	I	2014
AMERICAN EXPRESS (Credit Card)	\$0	\$5,000	0%	\$0	I	2024
CREDIT ONE BANK (Credit Card)	\$159	\$700	23%	\$30	I	2022
COMENITYCAPITAL/ULTA (Credit Card)	\$0	\$750	0%	\$0	I	2021
SHELL/CBNA (Credit Card)	\$417	\$400	104%	\$43	I	2021
Bank of America (Credit Card)	\$3,369	\$4,500	75%	\$117	I	2021
DISCOVER CARD (Credit Card)	\$1,762	\$7,000	25%	\$129	I	2018
COMENITY BANK/ROAMAN (Retail Account)	\$271	\$136	199%	\$10	I	2021
Credit Card Open Totals: (No Retail)	\$6,980	\$18,350	38%	\$441		

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
CHERRY LLC (Installment Sales Contract)	\$4,169	\$5,000	\$279	I	2025
Totals	\$4,169	\$5,000	\$279		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ ZULILY (Retail Account)	\$0	\$100	0%	\$0	I	2019
COMENITYBANK/VICTORI (Retail Account)	\$0	\$900	0%	\$0	I	2020
SYNCB/SYNC BANK LUXU (Retail Account)	\$0	\$3,000	0%	\$0	I	2017
COMENITYCAPITAL/CHLD (Retail Account)	\$0	\$250	0%	\$0	I	2018
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$500	0%	\$0	I	2019
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$2,000	0%	\$0	I	2016
COMENITYCAPITAL/FORE (Retail Account)	\$0	\$250	0%	\$0	I	2018
COMENITYBANK/WAYFAIR (Retail Account)	\$0	\$198	0%	\$0	I	2018
MACYS/CITIBANK NA (Retail Account)	\$0	\$200	0%	\$0	I	2015
COMENITYBANK/VICTORI (Retail Account)	\$0	\$500	0%	\$0	I	2016
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$600	0%	\$0	I	2015
SYNCB/TOYSRUS (Retail Account)	\$0	\$100	0%	\$0	I	2013
SYNCB/OLD NAVY (Retail Account)	\$0	\$300	0%	\$0	I	2014
TD BANK USA/TARGET C (Credit Card)	\$0	\$300	0%	\$0	I	2022
COMENITYCAPITAL/BJSW (Credit Card)	\$0	\$750	0%	\$0	I	2021
SYNCB/PAYPAL (Credit Card)	\$0	\$750	0%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$0	\$3,500	0%	\$0	I	2015
AMEX/DSNB (Credit Card)	\$0	\$600	0%	\$0	I	2016
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$500	0%	\$0	I	2015
TBOM/FORTIVA (Credit Card)	\$0	\$5,000	0%	\$0	I	2018
Bank of America (Credit Card)	\$0	\$4,500	0%	\$0	I	2019
WELLS FARGO CARD SER (Secured Credit Card)	\$0	\$300	0%	\$0	I	2014
Totals	\$0	\$16,200	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age

ROCKET MORTGAGE (Conventional RE Mortgage)	\$0	\$66,750	\$0	I	2016
NATIONSTAR MORTGAGE (Conventional RE Mortgage)	\$0	\$54,352	\$0	I	2004
Totals	\$0	\$121,102	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CHERRY LLC (Installment Sales Contract)	\$4,169	\$5,000	\$279	I	2025
Totals	\$4,169	\$5,000	\$279		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					
