

Kevin Buford's Credit Summary

692 Credit Score	\$1,328/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: Kevin Buford	KEVIN BUFORD
Age: 34	
22701 Arms Ave	2020 POWERS FERRY RD SE UNIT 1745
Euclid, OH. 44123	ATLANTA, GA. 30339

Categories	# / Balance
Revolving Accounts (Open)	6 / \$13,241
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	4 / \$31,161
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 / 5

Credit Factors

Total Rev Usage > 90%
Pay \$10092 so Accts < 40%
Light Open Rev Depth
4 RE Lates in 2-4 yrs
1 Inq Last 4 Mo
No 7.5k+ Lines
1 Rev Late in 2-4 yrs
Good Closed Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Closed Accnts Over 5k
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquiries

CCR/JETHOME - 05/31/25

PARTNERS CREDIT & VE - 01/21/25

PARTNERS CREDIT & VE - 01/14/25

GM FINANCIAL - 11/26/24

CAP ONE VIA DEALER - 11/26/24

STEVE RAYMAN CHEVROL - 11/26/24

Travel + Leisure - 05/07/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	CAPITAL ONE BANK USA	Open	
Lates +2yr: 2/90+	DEPT OF ED/AIDVANTAG	Open	
Lates +2yr: 2/90+	DEPT OF ED/AIDVANTAG	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$600	0%	\$0	I	2013
WELLS FARGO CONSUMER (Credit Card)	\$2,062	\$2,500	82%	\$62	I	2023
APPLE CARD - GS BANK (Credit Card)	\$1,719	\$1,750	98%	\$56	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$147	\$5,000	3%	\$25	I	2019
DISCOVER CARD (Credit Card)	\$808	\$1,000	81%	\$35	I	2011
SYNCB/PAYPAL CREDIT (Credit Card)	\$5,091	\$5,500	93%	\$187	I	2024
BESTBUY/CBNA (Credit Card)	\$2,512	\$4,000	63%	\$89	I	2019
Credit Card Open Totals: (No Retail)	\$12,339	\$19,750	62%	\$454		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$902	\$6,200	15%	\$25	A	1994
Totals	\$902	\$6,200	15%	\$25		

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)	\$10,690	\$11,000	\$322	I	2024
WELLS FARGO AUTO CRE (Auto)	\$10,761	\$49,132	\$828	I	2020
DEPT OF ED/AIDVANTAG (Education Loan)	\$3,052	\$2,000	\$0	I	2012
DEPT OF ED/AIDVANTAG (Education Loan)	\$6,658	\$5,500	\$0	I	2012
Totals	\$31,161	\$67,632	\$1,150		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SLEEP NUMBER (Retail Account)	\$0	\$400	0%	\$0	I	2020
COMENITYBANK/PACSUN (Retail Account)	\$0	\$250	0%	\$0	I	2012
AMEX/DSNB (Credit Card)	\$0	\$2,700	0%	\$0	I	2013
Totals	\$0	\$2,700	0%	\$0		

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

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