

# Robert Currie's Credit Summary

546	\$954/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Robert Currie	ROBERT J CURRIE
Age: 83	
33222 Sea Shell Ln	5930 LAKE RD W UNIT 1703
Leesburg, FL. 34788	ASHTABULA, OH. 44004

Categories	# / Balance
Revolving Accounts (Open)	6 / \$33,292
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	8 / \$33,831
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	4 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	18 / 1

## Credit Factors

2 Charged Off Accts  
\$30770 Unpaid Collection(s)  
11 Rev Lates in 4-6 mo  
Current Lates (SYNCB/LOWES)  
5 Over Limit Acctnt  
Current Lates (COMENITYCAPITAL/AAAR)  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$23396 so Accts < 40%  
3 Rev Lates in 0-3 mo  
2 Chrgd Off Rev Accts  
4 Rev Lates in 6-12 mo  
1 RE Late in 0-3 mo  
1 RE Late in 6-12 mo  
No 7.5k+ Lines  
7k+ lines  
Great Closed Rev Depth  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
Closed Accnts Over 7.5k  
1 RE Late in 4+ yrs  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
SYNCB/PAYPAL	Charged off account.	Open	2024	\$3,936
CREDIT ONE BANK	Charged off account.	Open	2024	\$2,935
SANTANDER BANK N.A.	Charged off account. Fixed rate.	Open	2023	\$21,850
SOUTHSTATE BANK NA	Charged off account. Fixed rate.	Open	2020	\$2,049

Late Pays	Account	Status	Past Due
30 - 03/25	WESTLAKE FINANCIAL	Open	\$557
120 - 07/25, 120 - 06/25, 90 - 05/25, 60 - 04/25, 30 - 03/25	COMENITYCAPITAL/AAAR	Open	\$2038
120 - 06/25, 90 - 05/25, 60 - 04/25, 30 - 03/25	CAPITAL ONE BANK USA	Open	\$879
120 - 07/25, 90 - 06/25, 60 - 05/25, 30 - 04/25	SYNCB/LOWES	Closed - 8/22/25	
120 - 05/25, 90 - 04/25, 60 - 03/25, 30 - 02/25	Elan Fin Svcs/SSB	Closed - 6/30/25	
Lates +2yr: 1/30	SUNCOAST CREDIT UNIO	Closed - 7/31/21	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$913	\$950	96%	\$29	I	2011
SYNCB/PAYPAL (Credit Card)	\$3,936	\$2,990	132%	\$0	I	2024
CREDIT ONE BANK (Credit Card)	\$2,935	\$2,500	117%	\$0	I	2024
COMENITYCAPITAL/AAAR (Credit Card)	\$9,059	\$7,400	122%	\$333	I	2024
ASHTABULA COUNTY SCH (Credit Card)	\$4,947	\$5,000	99%	\$149	J	2010
CAPITAL ONE BANK USA (Credit Card)	\$6,431	\$5,900	109%	\$165	I	2008
SYNCB/LOWES (Retail Account)	\$494	\$5,430	9%	\$57	I	2006
Elan Fin Svcs/SSB (Credit Card)	\$4,577	\$4,000	114%	\$175	I	2017
Credit Card Open Totals: (No Retail)	\$33,292	\$27,790	120%	\$908		

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)	\$9,932	\$10,000	\$278	I	2024
SANTANDER BANK N.A. (Unsecured)	\$21,850	\$21,850	\$0	I	2023
SOUTHSTATE BANK NA (Unsecured)	\$2,049	\$2,049	\$0	J	2020
Totals	\$33,831	\$33,899	\$278		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/BIGL (Retail Account)	\$0	\$1,680	0%	\$0	I	2021
SYNCB/HOME DESIGN HV (Retail Account)	\$0	\$4,500	0%	\$0	I	2014
SYNCB/CAR CARE PEP B (Retail Account)	\$0	\$800	0%	\$0	I	2017
SYNCBPAYPALSMARTCONN (Retail Account)	\$0	\$160	0%	\$0	I	2009
SOUTHSTATE BANK NA (Line of Credit)	\$0	\$10,000	0%	\$0	J	2015
Cap1/KOHL'S DEPARTMENT (Retail Account)	\$0	\$1,000	0%	\$0	I	2014
GOODYEAR TIRE/CBNA (Retail Account)	\$0	\$1,500	0%	\$0	I	2010
COMENITY CAPITAL/HSN (Retail Account)	\$0	\$4,000	0%	\$0	I	2014
SYNCB/LEVIN FURNITUR (Retail Account)	\$0	\$4,500	0%	\$0	I	2011
SYNCB/LOWES PROJECT (Line of Credit)	\$0	\$2,500	0%	\$0	I	2008
SYNCB/JC PENNEY DC (Credit Card)	\$0	\$250	0%	\$0	I	2014
SYNCB/WALMART DC (Credit Card)	\$0	\$5,900	0%	\$0	I	2008
<b>Totals</b>	<b>\$0</b>	<b>\$6,150</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
SOUTHSTATE BANK NA (Line of Credit)	\$0	\$10,000	\$0	J	2015
SYNCB/LOWES PROJECT (Line of Credit)	\$0	\$2,500	\$0	I	2008
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$9,932	\$10,000	\$278	I	2024
SANTANDER BANK N.A. (Unsecured)	\$21,850	\$21,850	\$0	I	2023
SOUTHSTATE BANK NA (Unsecured)	\$2,049	\$2,049	\$0	J	2020
<b>Totals</b>	<b>\$33,831</b>	<b>\$33,899</b>	<b>\$278</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts

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