

## Ricardo Olivares's Credit Summary

<b>636</b> Credit Score	<b>\$408/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Ricardo Olivares	RICARDO OLIVARES
Age: 21	
5530 Central Rd	5530 CENTRAL RD
Wilson, NC. 27893	WILSON, NC. 27893

Categories	# / Balance
Revolving Accounts (Open)	1 / \$2,408
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$11,115
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	5
Late Pays (Last 2/2+ Years)	0 / 0

### Credit Factors

1 Over Limit Acnt  
Total Rev Usage > 90%  
5 Total Inq 4-5 mo  
Pay \$1448 so Accts < 40%  
5 Inq Last 4-5 mo  
No Open Rev Credit Lines  
No 3k+ Lines  
Too Few Open Rev Accounts  
Avg Age Open  
No Closed Rev Depth  
Accounts Too New  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

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### Inquiries

CONSUMER PORTFOLIO S - 04/30/25

FLAGSHIP CREDIT ACCE - 04/30/25

ALLY FINANCIAL - 04/30/25

GLOBAL LENDING SERVI - 04/30/25

DECON JONES KIA - 04/30/25

WESTLAKE SERVICE INC - 12/21/24

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$2,408	\$2,400	100%	\$76	I	2023
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$2,408</b>	<b>\$2,400</b>	<b>100%</b>	<b>\$76</b>		

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 SERVICE INC (Auto)	\$11,115	\$12,070	\$332	I	2024
<b>Totals</b>	<b>\$11,115</b>	<b>\$12,070</b>	<b>\$332</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
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 SERVICE INC (Auto)	\$11,115	\$12,070		\$332	I	2024
Totals	\$11,115	\$12,070		\$332		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						