

Ana Gomez's Credit Summary

658 Credit Score	\$313/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: Ana Gomez	ANA GABRIELA GOMEZ JR
Age: 34	
668 Lancaster Dr	668 LANCASTER DR
Spring Hill, TN. 37174	SPRING HILL, TN. 37174

Categories	# / Balance
Revolving Accounts (Open)	7 / \$3,822
Real Estate (Open)	1 / \$11,728
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	13 / \$49,178
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	1
Collections (Open/Closed)	0 / 3
Inquires (Last 6 Months)	2
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

Total Rev Usage > 90%
C-7/11 BK in Last 7 yrs
Pay \$2195 so Accts < 40%
3 Chrgd Off Rev Accts
BK w/ Neg Credit
Avg Age Open
No 5k+ Lines
1 Inq Last 4 Mo
1 Too Many Retail Accounts
Existing Open Mortgage
Ok Open Rev Depth
3+ Closed Rev Accnts
Ok Closed Rev Depth
7+ Closed RE Accounts
Paid Off 200k+ RE/RE
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr
1 Inqs Fall Off In 30 Days
1 Total Inq 0-2 Mo
1 Total Inqs 5-6 mo

Credit Alerts

Public Records

Bankruptcy Discharged CH-7 Discharged CH-7 - 02/25/2022

Collections/Charge Offs	Remarks	Status	Age	Balance
CAPITAL ONE BANK USA	Bankruptcy chapter 7. Account closed by credit c	Closed - 6/14/22	2021	\$0
FIRST PREMIER	Bankruptcy chapter 7. Bankruptcy discharged.	Closed - 6/6/22	2020	\$0
DISCOVER CARD	Bankruptcy chapter 7. Bankruptcy discharged.	Closed - 2/25/22	2018	\$0

Inquiries

CITIBANK NA,WAYMC - 08/25/25

FACTUAL DATA - 03/24/25

WELLS FARGO CARD SER - 01/25/25

THD/CBNA - 11/23/24

XACTUS - 09/12/24

Factual Data Consume - 09/10/24

JPMCB CARD SERVICES - 02/28/24

WELLS FARGO CARD SER - 10/28/23

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$107	\$500	21%	\$29	I	2024
SYNCB/AMAZON PLCC (Retail Account)	\$315	\$400	79%	\$29	I	2024
COMENITYBANK/VICTORI (Retail Account)	\$0	\$650	0%	\$0	I	2023
ALLY CREDIT CARD (Credit Card)	\$3,400	\$3,400	100%	\$105	I	2022
Credit Card Open Totals: (No Retail)	\$3,822	\$3,400	112%	\$163		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
BANK SERVICES INC (Second Mortgage)	\$11,728	\$12,247	\$150	I	2024
Totals	\$11,728	\$12,247	\$150		

Installment Accounts	Balance	Limit	Payment	Resp	Age
ED FINANCIAL/ESA (Education Loan)	\$49,178	\$37,614	\$0	I	2015
Totals	\$49,178	\$37,614	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
(Retail Account)	\$0	\$2,600	0%	\$0	I	2021
BEST BUY/CBNA (Retail Account)	\$0	\$1,000	0%	\$0	I	2014
COMENITYBANK/VICTORI (Retail Account)	\$0	\$550	0%	\$0	I	2013
SYNCB/WALMART (Retail Account)	\$0	\$1,300	0%	\$0	I	2010
SCA/RE-NOVATE (Retail Account)	\$0	\$2,625	0%	\$0	I	2013
CAPITAL ONE BANK USA (Credit Card)	\$0	\$0	0%	\$0		2021
FIRST PREMIER (Credit Card)	\$0	\$0	0%	\$0		2020
DISCOVER CARD (Credit Card)	\$0	\$0	0%	\$0		2018
SYNCB/ROOMS TO GO	\$0	\$1,087	0%	\$0	I	2011
SYNCB/ASHLEY HOME ST	\$0	\$922	0%	\$0	I	2013
Totals	\$0	\$2,009	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
CRB (Credit Line Secured)	\$0	\$1,000	\$0	I	2025
Totals	\$0	\$1,000	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SERVICEMAC/MOVEMENT (FHA Real Estate Mortgage)	\$0	\$343,561	\$0	I	2024
SHELLPOINT MORTGAGE (FHA Real Estate Mortgage)	\$0	\$96,239	\$0	I	2015
Totals	\$0	\$439,800	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
ED FINANCIAL/ESA (Education Loan)	\$49,178	\$37,614	\$0	I	2015
Totals	\$49,178	\$37,614	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
BILT REWARDS (Rental Agreement)	\$0	\$0	\$0	I	2019
Totals	\$0	\$0	\$0		