

Tolulope Kayode's Credit Summary

845 Credit Score	\$3,676/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: Tolulope Kayode	TOLULOPE K GAMU
Age: 41	
4072 Roberts Crest Dr	4072 ROBERTS CREST DR
Suwanee, GA. 30024	SUWANEE, GA. 30024

Categories	# / Balance
Revolving Accounts (Open)	10 / \$1,538
Real Estate (Open)	1 / \$295,629
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

7k+ line for 8+yr
Great Closed Rev Depth
Existing Open Mortgage
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
Paid Off 200k+ RE/RE

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ROOMS TO GO (Retail Account)	\$1,102	\$10,000	11%	\$111	I	2024
MACYS/CITIBANK NA (Retail Account)	\$0	\$2,600	0%	\$0	J	2011
U.S. Bank (Line of Credit)	\$0	\$12,000	0%	\$0	I	2009
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$7,200	0%	\$0	I	2025
WELLS FARGO CARD SER (Credit Card)	\$0	\$17,500	0%	\$0	I	2022
WELLS FARGO CARD SER (Credit Card)	\$0	\$15,000	0%	\$0	I	2021
DISCOVER CARD (Credit Card)	\$0	\$12,500	0%	\$0	I	2018
Bank of America (Credit Card)	\$0	\$20,000	0%	\$0	I	2017
Credit Card Open Totals: (No Retail)	\$1,102	\$72,200	2%	\$111		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$193	\$30,000	1%	\$25	A	2024
CITICARDS CBNA (Flexible Spending Credit Card)	\$243	\$11,900	2%	\$35	A	2022
Bank of America (Credit Card)	\$0	\$11,600	0%	\$0	A	2018
Totals	\$436	\$53,500	1%	\$60		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
U.S. Bank (Line of Credit)	\$0	\$12,000	\$0	I	2009
Totals	\$0	\$0	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
ROUNDPOINT MORTGAGE (Conventional RE Mortgage)	\$295,629	\$412,538	\$3,565	J	2021
Totals	\$295,629	\$412,538	\$3,565		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/HAVERTYS (Retail Account)	\$0	\$6,000	0%	\$0	I	2014
COMENITY BANK/NWYRK& (Retail Account)	\$0	\$1,000	0%	\$0	I	2017
SCA/ROOMS TO GO (Retail Account)	\$0	\$10,000	0%	\$0	I	2014
WELLS FARGO CARD SER (Retail Account)	\$0	\$6,900	0%	\$0	I	2014
Cap1/KOHL'S DEPARTMEN (Retail Account)	\$0	\$1,000	0%	\$0	I	2017
BEST BUY/CBNA (Retail Account)	\$0	\$6,700	0%	\$0	I	2014
COMENITYCAPITAL/DAVI (Retail Account)	\$0	\$3,500	0%	\$0	I	2012
SYNCB/CARE CREDIT (Retail Account)	\$0	\$4,000	0%	\$0	I	2007
U.S. Bank (Credit Card)	\$0	\$12,550	0%	\$0	I	2004
Bank of America (Credit Card)	\$0	\$5,000	0%	\$0	I	2018
Totals	\$0	\$17,550	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NATIONSTAR MORTGAGE (Conventional RE Mortgage)	\$0	\$412,538	\$0	J	2021
SERVBANK NA (Conventional RE Mortgage)	\$0	\$412,538	\$0	J	2021
BANK OF AMERICA (Conventional RE Mortgage)	\$0	\$416,000	\$0	J	2020
BANK OF AMERICA (Conventional RE Mortgage)	\$0	\$410,400	\$0	J	2017
PENNIMAC LOAN SERVIC (Conventional RE Mortgage)	\$0	\$417,000	\$0	J	2014
Totals	\$0	\$2,068,476	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					