

# Jonathan Elpers's Credit Summary

791

Credit Score

\$3,792/mo

Payments

No

Credit Freeze

No

Fraud Alert

No

Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Jonathan Elpers	JONATHAN J ELPERS
Age: 36	
10404 Hickory Ln	10404 HICKORY LN
Evansville, IN. 47720	EVANSVILLE, IN. 47720

Categories	# / Balance
Revolving Accounts (Open)	4 / \$1,829
Real Estate (Open)	1 / \$373,527
Line of Credit Accounts (Open)	1 / \$141,877
Installment Accounts (Open)	1 / \$11,894
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

No Open Rev Credit Lines  
Avg Age Open  
No 7.5k+ Lines  
Good Closed Rev Depth  
3+ Closed Rev Accts  
Seasoned Closed Accounts  
Paid Off 150k+ RE/RE  
Closed Accts Over 5k  
No Rev Acct Open 10K 2yr

# Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$0	\$4,000	0%	\$0	I	2025
Bank of America (Credit Card)	\$1,564	\$5,000	31%	\$35	I	2025
Bank of America (Credit Card)	\$0	\$5,000	0%	\$0	I	2025
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$265	\$2,000	13%	\$35	I	2023
Credit Card Open Totals: (No Retail)	\$1,829	\$16,000	11%	\$70		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
OLD NATIONAL BANK (Home Equity Line of Credit)	\$141,877	\$148,346	\$953	I	2023
Totals	\$141,877	\$0	\$953		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
OLD NATIONAL BANK (Conventional RE Mortgage)	\$373,527	\$403,750	\$2,417	I	2021
Totals	\$373,527	\$403,750	\$2,417		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,894	\$12,000	\$352	I	2025
Totals	\$11,894	\$12,000	\$352		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Cap1/KOHL'S DEPARTMEN (Retail Account)	\$0	\$500	0%	\$0	I	2011
SYNCB/VALUE CITY FUR (Retail Account)	\$0	\$4,000	0%	\$0	I	2013
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$5,300	0%	\$0	I	2012
SYNCB/BANANA REP DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2016
SYNCB/AMERICAN EAGLE (Credit Card)	\$0	\$1,024	0%	\$0	I	2011
<b>Totals</b>	<b>\$0</b>	<b>\$7,348</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
OLD NATIONAL BANK (Home Equity Line of Credit)	\$0	\$10,000	\$0	I	2017
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
OLD NATIONAL BANK (Conventional RE Mortgage)	\$0	\$180,450	\$0	I	2015
<b>Totals</b>	<b>\$0</b>	<b>\$180,450</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,894	\$12,000	\$352	I	2025
<b>Totals</b>	<b>\$11,894</b>	<b>\$12,000</b>	<b>\$352</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					