

Kay Tindell's Credit Summary

655	\$4,476/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Kay Tindell	KAY F TINDELL
Age: 67	
6635 Sylvan Rd	1780 CHARM WAY
Citrus Heights, CA. 95610	SACRAMENTO, CA. 95835

Categories	# / Balance
Revolving Accounts (Open)	9 / \$40,599
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$55,098
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	8 / 2

Credit Factors

3 RE Lates in 6-12 mo
 2 Over Limit Accnt
 Total Rev Usage > 90%
 Pay \$24699 so Accts < 40%
 4 Rev Lates in 6-12 mo
 1 RE Late in 12-24 mo
 1 Rev Late in 2-4 yrs
 7k+ line for 4+yrs
 Ok Open Rev Depth
 Good Closed Rev Depth
 3+ Closed Rev Accnts
 Seasoned Closed Accounts
 Closed Accnts Over 7.5k
 Paid Off 200k+ RE/RE
 8+ Rev Accnts with Balances
 1 RE Late in 4+ yrs
 No Open Mortgage

Credit Alerts

Late Pays	Account	Status	Past Due
30 - 10/24	JPMCB CARD SERVICES	Open	
30 - 10/24	GMFNANCIAL	Open	
90 - 12/24, 60 - 11/24, 30 - 10/24 Lates +2yr: 1/30	WAYFAIR/CBNA	Closed - 8/7/25	
60 - 11/24, 60 - 10/24, 30 - 08/24 Lates +2yr: 1/30	NATIONSTAR MORTGAGE	Closed - 12/31/24	
	ALLY FINANCIAL	Closed - 1/31/20	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$5,477	\$7,800	70%	\$157	I	2020
SYNCB/PAYPAL (Credit Card)	\$3,306	\$4,050	82%	\$114	I	2023
APPLE CARD - GS BANK (Credit Card)	\$967	\$2,000	48%	\$0	I	2022
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$9,916	\$10,500	94%	\$380	I	2021
Bank of America (Credit Card)	\$3,678	\$3,600	102%	\$116	I	2018
CAPITAL ONE BANK USA (Credit Card)	\$2,669	\$3,000	89%	\$67	I	2008
CAPITAL ONE BANK USA (Credit Card)	\$4,068	\$4,150	98%	\$104	I	2007
MERRICK BANK (Credit Card)	\$2,020	\$4,100	49%	\$69	I	2007
CAPITAL ONE, N.A. (Credit Card)	\$475	\$550	86%	\$25	I	2007
SYNCB/HOME DESIGN-SE (Retail Account)	\$6,775	\$8,090	84%	\$309	I	2018
WAYFAIR/CBNA (Retail Account)	\$1,248	\$950	131%	\$47	I	2020
Credit Card Open Totals: (No Retail)	\$40,599	\$31,950	127%	\$1,388		

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
UPGRADE INC (Unsecured)	\$3,413	\$4,800	\$173	I	2024
AVANT INC (Unsecured)	\$2,888	\$4,000	\$152	I	2024
ALLY FINANCIAL (Auto)	\$20,414	\$25,610	\$421	J	2023
BEST EGG (Unsecured)	\$15,083	\$19,200	\$587	I	2023
GMFNANCIAL (Auto)	\$13,300	\$35,654	\$486	I	2021
Totals	\$55,098	\$89,264	\$1,819		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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RD/BLVD Residential (Rental Agreement)	\$0	\$2,058	\$1,625	J	2025
Totals	\$0	\$2,058	\$1,625		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/HOME DESIGN-SE (Retail Account)	\$0	\$7,940	0%	\$0	I	2020
SYNCB/QVC (Retail Account)	\$0	\$1,024	0%	\$0	I	2020
SYNCB/GUITAR CENTER (Retail Account)	\$0	\$1,100	0%	\$0	I	2020
SYNCB/TJX CO (Retail Account)	\$0	\$400	0%	\$0	I	2020
COMENITYBANK/WAYFAIR (Retail Account)	\$0	\$1,980	0%	\$0	I	2018
SYNCB/HSN (Retail Account)	\$0	\$1,250	0%	\$0	I	2014
SYNCB/OLD NAVY (Retail Account)	\$0	\$200	0%	\$0	I	2014
SYNCB/JC PENNEYS (Retail Account)	\$0	\$370	0%	\$0	I	1993
Vive Financial LLC (Credit Card)	\$0	\$2,250	0%	\$0	I	2014
Totals	\$0	\$2,250	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 (FHA Real Estate Mortgage)	\$0	\$486,034	\$0	I	2020
BANK OF AMERICA (FHA Real Estate Mortgage)	\$0	\$486,034	\$0	I	2020
Totals	\$0	\$972,068	\$0		

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UPGRADE INC (Unsecured)	\$3,413	\$4,800	\$173	I	2024
AVANT INC (Unsecured)	\$2,888	\$4,000	\$152	I	2024
ALLY FINANCIAL (Auto)	\$20,414	\$25,610	\$421	J	2023
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