

Amanda Tuholsky's Credit Summary

683 Credit Score	\$4,660/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: Amanda Tuholsky	AMANDA K TUHOLSKY
Age: 51	
10626 N 103rd Ave	589 N JACKSON ST
Sun City, AZ. 85351	WICKENBURG, AZ. 85390

Categories	# / Balance
Revolving Accounts (Open)	6 / \$15,446
Real Estate (Open)	2 / \$598,086
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	10 / \$163,304
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Total Rev Usage > 55%
Pay \$6446 so Accts < 40%
No Closed Rev Depth
Less than 5 yrs
12k+ lines
Seasoned Closed Accounts
Existing Open Mortgage
Ok Open Rev Depth
3+ Closed Rev Accnts
Paid Off 150k+ RE/RE
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

Inquires

Factual Data - 03/24/25

IR/WATERSTONE MORTGA - 02/20/25

INFORMATIVE RESEARCH - 01/29/25

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$600	0%	\$0	I	2023
CAP1/KOHL'S DEPARTMENT (Retail Account)	\$0	\$800	0%	\$0	I	2021
SYNCB/CARE CREDIT DU (Credit Card)	\$5,725	\$6,000	95%	\$187	I	2025
SYNCB/VENMO (Credit Card)	\$0	\$1,500	0%	\$0	I	2023
Bank of America (Credit Card)	\$7,455	\$12,000	62%	\$189	I	2023
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,266	\$4,500	50%	\$68	I	2014
Credit Card Open Totals: (No Retail)	\$15,446	\$24,000	64%	\$444		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PENNYMAC LOAN SERVIC (FHA Real Estate Mortgage)	\$429,184	\$431,013	\$2,564	I	2025
FREEDOM MORTGAGE (Conventional RE Mortgage)	\$168,902	\$184,600	\$1,053	I	2021
Totals	\$598,086	\$615,613	\$3,617		

Installment Accounts	Balance	Limit	Payment	Resp	Age
COPPER STATE CREDIT (Auto)	\$13,497	\$27,575	\$431	I	2022
MISSOURI HIGHER EDUC (Education Loan)	\$6,804	\$4,606	\$7	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$29,437	\$20,293	\$33	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$29,711	\$20,500	\$34	I	2013
MISSOURI HIGHER EDUC (Education Loan)	\$8,642	\$5,544	\$9	I	2013
MISSOURI HIGHER EDUC (Education Loan)	\$9,925	\$6,038	\$11	I	2013
MISSOURI HIGHER EDUC (Education Loan)	\$12,850	\$8,421	\$14	I	2013
MISSOURI HIGHER EDUC (Education Loan)	\$24,285	\$14,462	\$27	I	2012
MISSOURI HIGHER EDUC (Education Loan)	\$8,648	\$5,850	\$10	I	2011
MISSOURI HIGHER EDUC (Education Loan)	\$19,505	\$16,696	\$23	I	2011
Totals	\$163,304	\$129,985	\$599		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITY CAPITAL/HSN (Retail Account)	\$0	\$1,210	0%	\$0	I	2013
SYNCB/JC PENNEYS (Retail Account)	\$0	\$243	0%	\$0	J	1994
SYNCB/CARE CREDIT (Retail Account)	\$0	\$1,000	0%	\$0	I	2005
SYNCB/OLD NAVY DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2013
Totals	\$0	\$1,024	0%	\$0		

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No Line of Credit Accounts					

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ROUNDPOINT MORTGAGE (Conventional RE Mortgage)	\$0	\$184,600	\$0	I	2021
LOANCARE SERVICING C (Conventional RE Mortgage)	\$0	\$184,600	\$0	I	2021
FLAGSTAR BANK (Conventional RE Mortgage)	\$0	\$180,000	\$0	I	2020
LOANCARE SERVICING C (Conventional RE Mortgage)	\$0	\$180,000	\$0	I	2020
CENTRAL MORTGAGE CO (Conventional RE Mortgage)	\$0	\$164,900	\$0	I	2018
Lennar Mortgage LLC (Conventional RE Mortgage)	\$0	\$164,900	\$0	I	2018
AMERINATIONAL COMMUN (Real Estate (junior liens and non-purchase money first))	\$0	\$95,000	\$351	J	2003
WELLS FARGO HOME MOR (FHA Real Estate Mortgage)	\$0	\$116,432	\$0	J	2010
Totals	\$0	\$1,270,432	\$351		

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