

## Jeffrey Benson's Credit Summary

<b>649</b> Credit Score	<b>\$1,627/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Jeffrey Benson	JEFFREY D BENSON
Age: 51	
10501 Guadalajara Ave NE	10501 GUADALAJARA AVE NE
Albuquerque, NM. 87111	ALBUQUERQUE, NM. 87111

Categories	# / Balance
Revolving Accounts (Open)	6 / \$51,348
Real Estate (Open)	1 / \$145,125
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	6 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	4 / 0

### Credit Factors

1 Unpaid Collection  
\$39188 Unpaid Collection(s)  
4 Over Limit Acnt  
Total Rev Usage > 90%  
Pay \$45148 so Accts < 40%  
5 Chrgd Off Rev Accts  
1 Charged Off Accts  
\$25450 Unpaid Collections  
4 RE Lates in 12-24 mo  
Rev Bal > \$50,000  
7k+ line for 12+yrs  
Great Closed Rev Depth  
Existing Open Mortgage  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
Closed Accnts Over 10k  
Military Affiliated  
Paid Off 200k+ RE/RE

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
LENDINGCLUB BANK	Consumer disputes this account information.	Open	2022	\$25,450
SYNCB/LOWES	Charged off account.	Closed - 8/28/25	2009	\$7,720
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Closed - 8/28/25	2021	\$2,831
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Closed - 8/28/25	2016	\$953
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Closed - 8/28/25	2012	\$20,278
Bank of America	Charged off account. Account closed by credit gr	Closed - 8/28/25	2019	\$7,406
LENDINGCLUB BANK NA	Charged off account. Fixed rate.	Closed - 8/28/25	2021	\$0

Late Pays	Account	Status	Past Due
30 - 09/24, 30 - 08/24, 30 - 07/24, 30 - 06/24	FREEDOM MORTGAGE	Open	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
DILLARDS/CBNA (Retail Account)	\$93	\$600	16%	\$30	I	2008
WEBBANK/ONEMAIN (Credit Card)	\$0	\$1,500	0%	\$0	I	2025
AMERICAN EXPRESS (Credit Card)	\$546	\$6,600	8%	\$47	I	2019
USAA FEDERAL SAVINGS (Flexible Spending Credit Card)	\$5,929	\$12,100	49%	\$141	I	2009
CAPITAL ONE BANK USA (Credit Card)	\$977	\$1,770	55%	\$15	I	2008
CAPITAL ONE BANK USA (Credit Card)	\$13	\$2,000	1%	\$13	I	2007
SYNCB/LOWES (Retail Account)	\$7,720	\$6,660	116%	\$0	I	2009
SYNCB/CARE CREDIT (Retail Account)	\$4,602	\$5,460	84%	\$152	I	2021
JPMCB CARD SERVICES (Business Credit Card (individual has primary responsibility))	\$2,831	\$1,900	149%	\$0	I	2021
JPMCB CARD SERVICES (Credit Card)	\$953	\$500	191%	\$0	I	2016
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$20,278	\$17,500	116%	\$0	I	2012
Bank of America (Credit Card)	\$7,406	\$8,000	93%	\$0	I	2019
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$51,348</b>	<b>\$51,870</b>	<b>99%</b>	<b>\$398</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					
<b>Real Estate Accounts</b>					
FREEDOM MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$145,125	\$167,333	\$1,381	J	2020
<b>Totals</b>	<b>\$145,125</b>	<b>\$167,333</b>	<b>\$1,381</b>		

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
WELLS FARGO CARD SER (Retail Account)	\$0	\$3,100	0%	\$0	I	2021
COMENITY BANK/EDDIEB (Retail Account)	\$0	\$500	0%	\$0	I	2013
SYNCB/CLOCKWORKS ROY (Retail Account)	\$0	\$6,600	0%	\$0	I	2010
SYNCB/PAYPAL (Credit Card)	\$0	\$1,500	0%	\$0	I	2019
BEST BUY/CBNA (Credit Card)	\$0	\$500	0%	\$0	I	2008
WELLS FARGO CARD SER (Credit Card)	\$0	\$1,000	0%	\$0	I	2006
<b>Totals</b>	<b>\$0</b>	<b>\$3,000</b>	<b>0%</b>	<b>\$0</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FREEDOM MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$167,810	\$0	J	2019
FREEDOM MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$204,244	\$0	J	2011
OCWEN LOAN SERVICING (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$204,244	\$0	J	2011
<b>Totals</b>	<b>\$0</b>	<b>\$576,298</b>		<b>\$0</b>	

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					