

Paul Simmons's Credit Summary

663	\$992/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Paul Simmons	PAUL T SIMMONS
Age: 47	
4160 W Walsh Pl	4160 W WALSH PL
Denver, CO. 80219	DENVER, CO. 80219

Categories	# / Balance
Revolving Accounts (Open)	2 / \$11,184
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$53,015
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

1 Over Limit Acctnt  
Total Rev Usage > 90%  
Pay \$1529 so Accts < 40%  
No 3k+ Lines  
No Closed Rev Depth  
Too Few Open Rev Accounts  
Less than 5 yrs  
Ok Open Rev Depth  
No Open Mortgage  
Drop Bad Auth User (JPMCB CARD SERVICE)  
No Rev Acct Open 10K 2yr

# Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/PAYPAL (Credit Card)	\$2,529	\$2,500	101%	\$73	I	2021
Credit Card Open Totals: (No Retail)	\$2,529	\$2,500	101%	\$73		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$8,655	\$9,000	96%	\$237	A	2016
Totals	\$8,655	\$9,000	96%	\$237		

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
DEPT OF ED/AIDVANTAG (Education Loan)	\$30,150	\$30,269	\$248	I	2025
WESTLAKE FINANCIAL (Unsecured)	\$17,502	\$18,000	\$527	I	2024
GS LOAN SRVC/BMO HAR (Unsecured)	\$5,363	\$8,832	\$144	J	2022
Totals	\$53,015	\$57,101	\$919		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
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No Revolving Accounts

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

Real Estate Accounts	Balance	Limit		Payment	Resp	Age
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No Real Estate Accounts

Installment Accounts	Balance	Limit		Payment	Resp	Age
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<b>Totals</b>	<b>\$53,015</b>	<b>\$57,101</b>		<b>\$919</b>		
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Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
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No Miscellaneous Accounts