

Nayilis Hernandez's Credit Summary

665 Credit Score	\$2,173/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: Nayilis Hernandez	NAYILIS HERNANDEZ
Age: 45	
2192 White Pine Cir	PO BOX 213471
Greenacres, FL. 33415	ROYAL PALM BEACH, FL. 33421

Categories	# / Balance
Revolving Accounts (Open)	22 / \$20,667
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$37,533
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)	7 / 0

Credit Factors

3 RE Lates in 4-6 mo
4 RE Lates in 6-12 mo
Past Due Not Late
1 RE Late in 0-3 mo
15k+ lines
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
No Open Mortgage

Credit Alerts

Late Pays	Account	Status	Past Due
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25, 60 - 01/25, 30 - 12/24	Wyndham Vacation Res	Open	\$3541

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$2,501	0%	\$0	I	2021
WELLS FARGO CARD SER (Retail Account)	\$0	\$7,500	0%	\$0	I	2021
DISCOVER CARD (Credit Card)	\$0	\$2,500	0%	\$0	I	2025
WELLS FARGO CARD SER (Credit Card)	\$7,774	\$15,000	52%	\$78	I	2025
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$4,000	0%	\$0	I	2024
CITICARDS CBNA (Credit Card)	\$2,336	\$9,000	26%	\$34	I	2024
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$2,800	0%	\$0	I	2022
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,984	\$10,500	28%	\$98	I	2022
SYNCB/TJX CO DC (Credit Card)	\$0	\$2,700	0%	\$0	I	2022
AMERICAN EXPRESS (Credit Card)	\$0	\$2,500	0%	\$0	I	2020
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$118	\$1,500	8%	\$15	I	2019
U.S. Bank (Flexible Spending Credit Card)	\$0	\$500	0%	\$0	I	2017
JPMCB CARD SERVICES (Credit Card)	\$501	\$7,500	7%	\$40	I	2014
CAPITAL ONE BANK USA (Credit Card)	\$0	\$5,000	0%	\$0	I	2014
CITICARDS CBNA (Flexible Spending Credit Card)	\$6,597	\$11,500	57%	\$529	I	2013
CAPITAL ONE BANK USA (Credit Card)	\$0	\$2,000	0%	\$0	I	2012
CAPITAL ONE BANK USA (Credit Card)	\$0	\$4,000	0%	\$0	I	2011
Credit Card Open Totals: (No Retail)	\$20,310	\$81,000	25%	\$794		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$0	\$5,000	0%	\$0	A	2022
DISCOVER CARD (Credit Card)	\$357	\$9,000	4%	\$35	A	2021
SYNCB/PAYPAL CREDIT (Credit Card)	\$0	\$1,500	0%	\$0	A	2019
AMERICAN EXPRESS (Credit Card)	\$0	\$3,000	0%	\$0	A	2018
AMERICAN EXPRESS (Credit Card)	\$0	\$5,000	0%	\$0	A	2017
Totals	\$357	\$23,500	2%	\$35		

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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Wyndham Vacation Res (Time Share Loan (a purchased time share))	\$26,693	\$27,489	\$437	J	2022
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UPSTART NETWORK INC (Unsecured)	\$4,344	\$17,400	\$385	I	2021
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WELLS FARGO AUTO CRE (Auto)	\$6,496	\$34,042	\$557	I	2020
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Totals	\$37,533	\$78,931	\$1,379		
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYBANK/VICTORI (Retail Account)	\$0	\$550	0%	\$0	I	2021
SYNCB/SLEEP NUMBER (Retail Account)	\$0	\$2,000	0%	\$0	I	2019
COMENITYCAPITAL/GORD (Retail Account)	\$0	\$600	0%	\$0	I	2013
FINGERHUT/WEBBANK (Retail Account)	\$0	\$350	0%	\$0	I	2012
SYNCB/WALMART (Retail Account)	\$0	\$300	0%	\$0	I	2014
SYNCB/JC PENNEYS (Retail Account)	\$0	\$550	0%	\$0	I	2003
DISCOVER CARD (Credit Card)	\$0	\$4,000	0%	\$0	I	2021
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$10,500	0%	\$0	I	2013
GS BANK USA-GENERAL (Credit Card)	\$0	\$300	0%	\$0	I	2015
Bank of America (Credit Card)	\$0	\$4,000	0%	\$0	I	2017
AMERICAN EXPRESS (Credit Card)	\$0	\$3,200	0%	\$0	I	2013
Totals	\$0	\$22,000	0%	\$0		

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
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