

# Pressley Smith's Credit Summary

<b>673</b> Credit Score	<b>\$954/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: Pressley Smith	PRESSLEY M SMITH
Age: 71	
498 LONGWOOD DR	498 LONGWOOD DR 34285
VENICE, FL. 34285	VENICE, FL. 34285

Categories	# / Balance
Revolving Accounts (Open)	10 / \$17,342
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	4 / \$11,337
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	5
Late Pays (Last 2/2+ Years)	0 / 0

## Credit Factors

Total Rev Usage > 75%  
5 Inq Last 4 Mo  
Pay \$9155 so Accts < 40%  
Avg Age Open  
3 Inqs last 2-4 Mo  
No 7.5k+ Lines  
2 Inqs last 2 Months  
3 Total Inq 2-4 Mo  
2 Total Inq 0-2 Mo  
Ok Open Rev Depth  
Good Closed Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 10k  
Paid Off 100k+ RE/RE  
8+ Rev Accnts with Balances  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

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### Inquiries

FORT MYERS H AUTOMOT - 08/05/25

AMERICAN HONDA FINAN - 07/03/25

AMERICAN HONDA FINAN - 06/20/25

FORT MYERS H AUTOMOT - 06/20/25

XACTUS-LOANDEPOT.COM - 05/06/25

AMERICAN HONDA FINAN - 04/29/24

FORT MYERS H AUTOMOT - 04/29/24

ACHIEVA CREDIT UNION - 10/24/23

PREMIUM CREDIT BUREA - 09/16/23

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## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/RHEEM-KWIK COM (Retail Account)	\$4,756	\$5,000	95%	\$63	I	2025
LEAD BANK (Secured Credit Card)	\$2	\$200	1%	\$26	I	2025
FIRST PREMIER (Credit Card)	\$105	\$300	35%	\$30	I	2025
AVANT / WEBBANK (Credit Card)	\$376	\$500	75%	\$25	I	2024
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$0	0%	\$0	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$411	\$600	69%	\$25	I	2024
MERRICK BANK (Credit Card)	\$1,373	\$1,400	98%	\$50	I	2023
TBOM CCIMC (Credit Card)	\$452	\$700	65%	\$40	I	2023
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$842	\$1,000	84%	\$40	I	2021
DISCOVER CARD (Credit Card)	\$2,798	\$4,500	62%	\$81	I	2021
Bank of America (Credit Card)	\$6,227	\$6,500	96%	\$205	I	2018
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$17,342</b>	<b>\$15,700</b>	<b>110%</b>	<b>\$585</b>		

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
WESTLAKE FINANCIAL (Unsecured)	\$11,084	\$12,000	\$334	I	2025
KOVO INC (Installment Sales Contract)	\$230	\$240	\$10	I	2025
SUNRISE BANKS C/O SE (Secured)	\$23	\$511	\$25	I	2025
<b>Totals</b>	<b>\$11,337</b>	<b>\$12,751</b>	<b>\$369</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$0	\$0	I	2024
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$4,000	0%	\$0	I	2021
TIME INVESTMENT COMP (Line of Credit)	\$0	\$1,998	0%	\$0	I	2021
SYNCB/PAYPAL (Credit Card)	\$0	\$2,500	0%	\$0	I	2018
Vive Financial LLC (Credit Card)	\$0	\$15,059	0%	\$0	I	2020
DISCOVER CARD (Credit Card)	\$0	\$8,800	0%	\$0	I	2018
<b>Totals</b>	<b>\$0</b>	<b>\$26,359</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
TIME INVESTMENT COMP (Line of Credit)	\$0	\$1,998	\$0	I	2021
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
ROUNDPOINT MORTGAGE (Conventional RE Mortgage)	\$0	\$114,460	\$0	I	2020
NATIONSTAR MORTGAGE (Conventional RE Mortgage)	\$0	\$114,460	\$0	I	2020
DOVENMUEHL MORTGAGE (Conventional RE Mortgage)	\$0	\$114,460	\$0	I	2020
<b>Totals</b>	<b>\$0</b>	<b>\$343,380</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,084	\$12,000	\$334	I	2025
KOVO INC (Installment Sales Contract)	\$230	\$240	\$10	I	2025
SUNRISE BANKS C/O SE (Secured)	\$23	\$511	\$25	I	2025
<b>Totals</b>	<b>\$11,337</b>	<b>\$12,751</b>	<b>\$369</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					