

Jake Brown's Credit Summary

521 Credit Score	\$3,305/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: Jake Brown	JAKE BROWN
Age: 30	
1901 Haylee Mills Rd	1901 HAYLEE MILLS RD
Lebanon, TN. 37087	LEBANON, TN. 37087

Categories	# / Balance
Revolving Accounts (Open)	5 / \$2,398
Real Estate (Open)	1 / \$304,374
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$38,521
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	2
Late Pays (Last 2/2+ Years)	18 / 9

Credit Factors

5 Rev Lates in 12-24 mo
3 Over Limit Acnt
Current Lates (CAPITAL ONE BANK USA, JPM)
Total Rev Usage > 90%
Past Due Not Late
Pay \$1514 so Accts < 40%
5 Rev Lates in 0-3 mo
3 Rev Lates in 4-6 mo
3 Rev Lates in 6-12 mo
No Open 1k+ Lines
No Open Rev Credit Lines
9 Rev Lates in 2-4 yrs
No Closed Rev Depth
1 Inq Last 4 Mo
Less than 5 yrs
Existing Open Mortgage
3+ Closed Rev Accnts
Paid Off 200k+ RE/RE
No Rev Acct Open 10K 2yr
1 Inq Last 4-5 mo
1 Total Inq 0-2 Mo
1 Total Inqs 4-5 mo

Credit Alerts

Inquiries

CITIBANK NA., BEST B - 08/29/25

U S COMMUNITY CREDIT - 04/30/25

TEN Credit Union - 11/06/24

CAPITAL ONE - 11/03/24

CARMAX AUTO FINANCE - 07/27/24

JPMCB AUTO FINANCE - 03/22/24

CAP ONE VIA DEALER - 03/22/24

GM FINANCIAL - 03/22/24

ALLY FINANCIAL - 03/22/24

WILSON COUNTY MOTORS - 03/22/24

TEN Credit Union - 03/22/24

FACTUAL DATA - 01/17/24

XACTUS - 01/17/24

XACTUS - 12/18/23

Late Pays	Account	Status	Past Due
Past Due - 09/25	SYNCB/PAYPAL	Open	\$71
60 - 07/25, 30 - 06/25	CAPITAL ONE BANK USA	Open	\$115
30 - 07/25, 30 - 04/25, 30 - 01/25, 30 - 10/24, 60 - 10/23, 30 - 09/23	JPMCB CARD SERVICES	Open	
30 - 07/25, 90 - 10/23, 60 - 09/23	CAPITAL ONE BANK USA	Open	\$66
Lates +2yr: 1/30			
60 - 07/25, 30 - 06/25	CAPITAL ONE BANK USA	Open	\$123
Lates +2yr: 3/30, 2/60, 1/90+			
Lates +2yr: 2/30	BEST BUY/CBNA	Closed - 3/11/22	
60 - 10/24, 30 - 09/24, 60 - 08/24, 30 - 07/24	SYNCB/PAYPAL	Closed - 4/19/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/PAYPAL (Credit Card)	\$194	\$210	92%	\$46	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$381	\$300	127%	\$25	I	2024
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$779	\$900	87%	\$35	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$416	\$300	139%	\$53	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$628	\$500	126%	\$25	I	2019
Credit Card Open Totals: (No Retail)	\$2,398	\$2,210	109%	\$184		

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 (Conventional RE Mortgage)	\$304,374	\$310,094	\$2,132	I	2024
Totals	\$304,374	\$310,094	\$2,132		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CARMAX AUTO FINANCE (Auto)	\$21,453	\$24,082	\$504	J	2024
GMFNANCIAL (Auto)	\$16,676	\$20,122	\$408	I	2024
TEN Credit Union (Unsecured)	\$392	\$2,397	\$77	I	2022
Totals	\$38,521	\$46,601	\$989		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/Sweetwater Sou (Retail Account)	\$0	\$450	0%	\$0	I	2019
SYNCB/HARBOR (Retail Account)	\$0	\$130	0%	\$0	I	2021
THE ALIGNED COMPANY/ (Line of Credit)	\$0	\$300	0%	\$0	I	2021
BEST BUY/CBNA (Retail Account)	\$0	\$350	0%	\$0	I	2021
BEST BUY/CBNA (Retail Account)	\$0	\$1,000	0%	\$0	I	2019
SYNCB/GUITAR CENTER (Retail Account)	\$0	\$500	0%	\$0	I	2019
SYNCB/PAYPAL (Credit Card)	\$0	\$250	0%	\$0	I	2019
Totals	\$0	\$250	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
THE ALIGNED COMPANY/ (Line of Credit)	\$0	\$300	\$0	I	2021
Totals	\$0	\$0	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
DHI MORTGAGE (Conventional RE Mortgage)	\$0	\$310,094	\$0	I	2024
TEN Credit Union (Real Estate (junior liens and non-purchase money first))	\$0	\$20,000	\$0	I	2023
CARRINGTON MORTGAGE (FHA Real Estate Mortgage)	\$0	\$199,323	\$0	J	2020
SB/FIRST COMMUNITY M (FHA Real Estate Mortgage)	\$0	\$199,323	\$0	J	2020
DMI/FIRST COMMUNITY (FHA Real Estate Mortgage)	\$0	\$199,323	\$0	J	2020
Totals	\$0	\$928,063	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CARMAX AUTO FINANCE (Auto)	\$21,453	\$24,082	\$504	J	2024
GMFNANCIAL (Auto)	\$16,676	\$20,122	\$408	I	2024
TEN Credit Union (Unsecured)	\$392	\$2,397	\$77	I	2022
Totals	\$38,521	\$46,601	\$989		

Miscellaneous Accounts

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts