

## James L Stroud's Credit Summary

<b>708</b> Credit Score	<b>\$751/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: James L Stroud	JAMES LOMAX STROUD JR
Age: 67	
1015 THOMAS AVE N	1015 THOMAS AVE N
MINNEAPOLIS, MN. 55411	MINNEAPOLIS, MN. 55411

Categories	# / Balance
Revolving Accounts (Open)	1 / \$6,445
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$2,389
Installment Accounts (Open)	2 / \$8,079
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

Total Rev Usage > 90%  
Pay \$5034 so Accts < 40%  
No Closed Rev Depth  
Too Few Open Rev Accounts  
No 7.5k+ Lines  
7k+ line for 10+yr  
Ok Open Rev Depth  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
TOPLINE FINANCIAL CR (Line of Credit)	\$2,389	\$2,500	96%	\$48	I	2020
TOPLINE FINANCIAL CR (Credit Card)	\$6,445	\$7,000	92%	\$194	I	2015
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$8,834</b>	<b>\$7,000</b>	<b>126%</b>		<b>\$242</b>	

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
TOPLINE FINANCIAL CR (Line of Credit)	\$2,389	\$2,500	\$48	I	2020
<b>Totals</b>	<b>\$2,389</b>	<b>\$0</b>		<b>\$48</b>	

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
TOPLINE FINANCIAL CR (Unsecured)	\$6,099	\$9,251	\$199	I	2023
TOPLINE FINANCIAL CR (Auto)	\$1,980	\$10,621	\$310	I	2022
<b>Totals</b>	<b>\$8,079</b>	<b>\$19,872</b>		<b>\$509</b>	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
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
TOPLINE FINANCIAL CR (Unsecured)	\$6,099	\$9,251		\$199	I	2023
TOPLINE FINANCIAL CR (Auto)	\$1,980	\$10,621		\$310	I	2022
<b>Totals</b>	<b>\$8,079</b>	<b>\$19,872</b>		<b>\$509</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						