

Jason Mercer's Credit Summary

671	\$4,915/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Jason Mercer	JASON M MERCER
Age: 36	
794 San Mateo	640 COMMUNITY DR
New Braunfels, TX. 78132	NEW BRAUNFELS, TX. 78132

Categories	# / Balance
Revolving Accounts (Open)	6 / \$1,804
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$1,267
Installment Accounts (Open)	5 / \$135,175
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)	1 / 1

Credit Factors

5 Inq Last 4 Mo
5 Inqs last 2 Months
1 Rev Late in 6-12 mo
No Closed Rev Depth
5 Total Inq 0-2 Mo
No 7.5k+ Lines
Less than 5 yrs
Ok Open Rev Depth
3+ Closed Rev Accts
Paid Off 200k+ RE/RE
No Open Mortgage
1 Rev Late in 4+ yrs
No Rev Acct Open 10K 2yr

Credit Alerts

Inquires

CBNA - 08/24/25

SSFCU-INDIRECT - 08/08/25

BLUEBONNET CHRYSLER - 08/08/25

STELLANTIS FINANCIAL - 08/08/25

ALLY FINANCIAL - 08/08/25

CAPITAL ONE BANK USA - 02/23/25

Late Pays

30 - 10/24

Lates +2yr: 1/30

Account

CITIZENS PAY LOC

INTOUCH CREDIT UNION

Status

Closed - 8/12/25

Closed - 9/7/20

Past Due

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2025
APPLE CARD - GS BANK (Credit Card)	\$1,804	\$2,000	90%	\$53	I	2022
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$6,000	0%	\$0	I	2020
BESTBUY/CBNA (Credit Card)	\$0	\$2,150	0%	\$0	I	2020
JPMCB CARD SERVICES (Credit Card)	\$0	\$2,000	0%	\$0	I	2019
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2017
CITIZENS PAY LOC (Line of Credit)	\$1,267	\$5,000	25%	\$52	I	2022
Credit Card Open Totals: (No Retail)	\$3,071	\$13,150	23%	\$105		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
CITIZENS PAY LOC (Line of Credit)	\$1,267	\$5,000	\$52	I	2022
Totals	\$1,267	\$0	\$52		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
CREDIT UNION OF TEXA (Auto)	\$87,989	\$89,221	\$1,327	I	2025
ROADRUNNER ACCOUNT S (Secured)	\$13,797	\$14,451	\$329	I	2025
CREDIT UNION OF TEXA (Auto)	\$33,389	\$60,011	\$986	I	2022
Totals	\$135,175	\$163,683	\$2,642		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
ESUSU/PROGRESS RESID (Rental Agreement)	\$0	\$2,220	\$2,220	J	2024
Totals	\$0	\$2,220	\$2,220		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/GUITAR CENTER (Retail Account)	\$0	\$1,500	0%	\$0	I	2024
INTOUCH CREDIT UNION (Credit Card)	\$0	\$1,000	0%	\$0	I	2016
CREDIT ONE BANK (Credit Card)	\$0	\$600	0%	\$0	I	2018
Totals	\$0	\$1,600	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FLAGSTAR BANK (FHA Real Estate Mortgage)	\$0	\$207,570	\$0	J	2019
ROCKET MORTGAGE (FHA Real Estate Mortgage)	\$0	\$207,570	\$0	J	2019
Totals	\$0	\$415,140	\$0		

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CREDIT UNION OF TEXA (Auto)	\$87,989	\$89,221	\$1,327	I	2025
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					