

Gonzalo Flores's Credit Summary

| | | | | |
|----------------------------|-----------------------------|----------------------------|--------------------------|-----------------------|
| 675 Credit Score | \$750/mo Payments | No Credit Freeze | No Fraud Alert | No Deceased |
|----------------------------|-----------------------------|----------------------------|--------------------------|-----------------------|

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|-------------------------|-------------------|
| Name: Gonzalo Flores | GONZALO FLORES |
| Age: 30 | |
| 410 J St SW | PO BOX 443 |
| Quincy, WA. 98848 | QUINCY, WA. 98848 |

| Categories | # / Balance |
|--------------------------------|--------------|
| Revolving Accounts (Open) | 5 / \$8,184 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 2 / \$15,041 |
| 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 > 55%
Pay \$2205 so Accts < 40%
No Closed Rev Depth
Avg Age Open
No 7.5k+ Lines
Ok Open Rev Depth
No Open Mortgage
Drop Bad Auth User (JPMCB CARD SERVICES)
No Rev Acct Open 10K 2yr

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---|----------------|----------------|------------|--------------|------|------|
| THD/CBNA (Retail Account) | \$0 | \$750 | 0% | \$0 | I | 2023 |
| JPMCB CARD SERVICES (Flexible Spending Credit Card) | \$1,309 | \$1,400 | 94% | \$44 | I | 2024 |
| SYNCB/PAYPAL (Credit Card) | \$0 | \$2,000 | 0% | \$0 | I | 2022 |
| CAPITAL ONE BANK USA (Credit Card) | \$3,456 | \$5,000 | 69% | \$128 | I | 2021 |
| Credit Card Open Totals: (No Retail) | \$4,765 | \$8,400 | 57% | \$172 | | |

| Revolving Accounts - Authorized User | Balance | Limit | % | Payment | Resp | Age |
|--------------------------------------|----------------|----------------|------------|-------------|------|------|
| JPMCB CARD SERVICES (Credit Card) | \$3,419 | \$3,600 | 95% | \$40 | A | 2024 |
| Totals | \$3,419 | \$3,600 | 95% | \$40 | | |

| 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 |
|--------------------------------|-----------------|-----------------|--------------|------|------|
| GESA CREDIT UNION (Unsecured) | \$4,158 | \$5,000 | \$244 | J | 2025 |
| WESTLAKE FINANCIAL (Unsecured) | \$10,883 | \$12,000 | \$334 | I | 2024 |
| Totals | \$15,041 | \$17,000 | \$578 | | |

| 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 |
| GESA CREDIT UNION (Unsecured) | \$4,158 | \$5,000 | | \$244 | J | 2025 |
| WESTLAKE FINANCIAL (Unsecured) | \$10,883 | \$12,000 | | \$334 | I | 2024 |
| Totals | \$15,041 | \$17,000 | | \$578 | | |
| Miscellaneous Accounts | Balance | Limit | | Payment | Resp | Age |
| No Miscellaneous Accounts | | | | | | |