

## Elisus Emerenini's Credit Summary

<b>838</b> Credit Score	<b>\$1,853/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: Elisus Emerenini	ELISUS C EMERENINI
Age: 54	
1829 E Marion St	9711 MENDOZA RD
Shelby, NC. 28152	RANDALLSTOWN, MD. 21133

Categories	# / Balance
Revolving Accounts (Open)	2 / \$419
Real Estate (Open)	1 / \$125,122
Line of Credit Accounts (Open)	0 / \$76,347
Installment Accounts (Open)	2 / \$253
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)	0 / 0

### Credit Factors

Too Few Open Rev Accounts  
7k+ line for 12+ yrs  
Great Closed Rev Depth  
Existing Open Mortgage  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 10k  
Seasoned Closed Accounts  
8+ Closed RE Accounts  
Paid Off 150k+ RE/RE  
1 Inq Last 4-5 mo  
1 Inqs Fall Off In 30 Days  
1 Total Inqs 4-5 mo  
1 Total Inqs 5-6 mo

## Credit Alerts

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### Inquiries

CIC MORTGAGE CREDIT, - 04/23/25

ADVANTAGE CREDIT,INC - 04/01/25

Factual Data Consume - 06/11/24

CREDCO - 05/31/24

CIC MORTGAGE CREDIT - 05/13/24

TRUIST BANK - 03/22/24

CITIZENS BANK PA DPL - 03/21/24

CITIZENS BANK PA DPL - 03/19/24

EMRELIANCE - 02/27/24

CREDCO - 02/26/24

CREDIT INFORMATION S - 02/20/24

CORELOGIC CREDCO - 02/03/24

UNITED ONE RESOURCES - 01/30/24

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## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Bank of America (Credit Card)	\$379	\$13,600	3%	\$25	I	2016
Bank of America (Credit Card)	\$40	\$35,100	0%	\$25	I	2010
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$419</b>	<b>\$48,700</b>	<b>1%</b>	<b>\$50</b>		
Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
Truist Bank (Home Equity Line of Credit)	\$76,347	\$170,000		\$553	I	2024
<b>Totals</b>	<b>\$76,347</b>	<b>\$0</b>		<b>\$553</b>		
Real Estate Accounts	Balance	Limit		Payment	Resp	Age
PHH Mortgage Service (Conventional RE Mortgage)	\$125,122	\$176,500		\$1,652	J	2020
<b>Totals</b>	<b>\$125,122</b>	<b>\$176,500</b>		<b>\$1,652</b>		
Installment Accounts	Balance	Limit		Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$45	\$6,000		\$66	I	2010
DEPT OF ED/AIDVANTAG (Education Loan)	\$208	\$8,500		\$85	I	2010
<b>Totals</b>	<b>\$253</b>	<b>\$14,500</b>		<b>\$151</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$1,501	0%	\$0	I	2015
SEARS/CBNA (Retail Account)	\$0	\$2,001	0%	\$0	I	2014
Bank of America (Credit Card)	\$0	\$24,100	0%	\$0	I	2013
SYWMC/CBNA (Credit Card)	\$0	\$2,001	0%	\$0	I	2018
WELLS FARGO CARD SER (Flexible Spending Credit Card)	\$0	\$11,000	0%	\$0	I	2015
Bank of America (Credit Card)	\$0	\$18,000	0%	\$0	I	2019
CITI TY MC/CBNA (Credit Card)	\$0	\$2,001	0%	\$0	I	2012
<b>Totals</b>	<b>\$0</b>	<b>\$57,102</b>	<b>0%</b>	<b>\$0</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
AMERIHOME MORTGAGE C (Conventional RE Mortgage)	\$0	\$176,500	\$0	J	2020
US BANK HOME MTG (Conventional RE Mortgage)	\$0	\$179,550	\$0	I	2014
<b>Totals</b>	<b>\$0</b>	<b>\$356,050</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$45	\$6,000	\$66	I	2010
DEPT OF ED/AIDVANTAG (Education Loan)	\$208	\$8,500	\$85	I	2010
<b>Totals</b>	<b>\$253</b>	<b>\$14,500</b>	<b>\$151</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					