

# Ryan Warrum's Credit Summary

<b>668</b> Credit Score	<b>\$3,008/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: Ryan Warrum	RYAN S WARRUM
Age: 49	
11473 WHITE LOTUS LN	11473 WHITE LOTUS LN
COLORADO SPRINGS, CO. 80921	COLORADO SPRINGS, CO. 80921

Categories	# / Balance
Revolving Accounts (Open)	11 / \$10,479
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$26,365
Miscellaneous Accounts (Open)	1 / \$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 > 40%  
Pay \$5160 so Accts < 40%  
Avg Age Open  
No Closed Rev Depth  
No 7.5k+ Lines  
Ok Open Rev Depth  
1+ Closed Rev Accnts  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
ENT CREDIT UNION (Credit Card)	\$3,701	\$5,000	74%	\$40	I	2025
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,736	\$3,000	91%	\$89	I	2024
BESTBUY/CBNA (Credit Card)	\$111	\$2,000	6%	\$30	I	2024
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$2,431	\$3,000	81%	\$74	I	2024
CREDIT ONE BANK (Credit Card)	\$0	\$800	0%	\$0	I	2024
AMERICAN EXPRESS (Credit Card)	\$704	\$1,000	70%	\$40	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2023
CREDIT ONE BANK (Credit Card)	\$8	\$300	3%	\$8	I	2023
SYNCB/PAYPAL (Credit Card)	\$0	\$3,820	0%	\$0	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$788	\$1,000	79%	\$25	I	2022
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$10,479</b>	<b>\$20,920</b>	<b>50%</b>	<b>\$306</b>		

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
ENT CREDIT UNION (Auto)	\$14,995	\$15,596	\$331	I	2025
WESTLAKE FINANCIAL (Unsecured)	\$11,370	\$11,800	\$346	I	2024
<b>Totals</b>	<b>\$26,365</b>	<b>\$27,396</b>	<b>\$677</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
PINATA GLOBAL INC (Rental Agreement)	\$0	\$2,025	\$2,025	J	2023
<b>Totals</b>	<b>\$0</b>	<b>\$2,025</b>	<b>\$2,025</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$300	0%	\$0	I	2022
MERRICK BANK (Credit Card)	\$0	\$2,000	0%	\$0	I	2024
<b>Totals</b>	<b>\$0</b>	<b>\$2,000</b>	<b>0%</b>	<b>\$0</b>		

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No Line of Credit Accounts					

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No Real Estate Accounts					

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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					