

## Luis Rodriguez's Credit Summary

<b>629</b> Credit Score	<b>\$134/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: Luis Rodriguez	LUIS RODRIGUEZ 3
Age: 69	
1120 Saint Johns Pl	1120 SAINT JOHNS PL APT 101
Brooklyn, NY. 11213	BROOKLYN, NY. 11213

Categories	# / Balance
Revolving Accounts (Open)	14 / \$4,998
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$236,866
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	1
Collections (Open/Closed)	9 / 3
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	3 / 0

### Credit Factors

3 Charged Off Accts  
3 Charged Off Accts  
3 Unpaid Collection(s)  
\$15986 Unpaid Collection(s)  
1 Over Limit Accnt  
Total Rev Usage > 40%  
Past Due Not Late  
C-7/11 BK in Last 7 yrs  
Pay \$3628 so Accts < 40%  
5 Chrgd Off Rev Accts  
\$9013 Unpaid Collections  
1 Rev Late in 6-12 mo  
BK w/ Neg Credit  
1 Rev Late in 12-24 mo  
No 5k+ Lines  
1 Inq Last 4 Mo  
1 RE Late in 12-24 mo  
Less than 5 yrs  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Ok Closed Rev Depth  
Seasoned Closed Accounts  
No Open Mortgage  
No Rev Acct Open 10K 2yr  
1 Inq last 2-4 Mo  
1 Total Inq 2-4 Mo

## Credit Alerts

### Public Records

Bankruptcy Discharged CH-7 Discharged CH-7 - 05/16/2019

Collections/Charge Offs	Remarks	Status	Age	Balance
LVNV FUNDING LLC	Collection account.	Open	2025	\$4,497
LVNV FUNDING LLC	Consumer disputes this account information. Col	Open	2024	\$1,142
PORTFOLIO RECOVERY A	Collection account.	Open	2024	\$3,374
SYNCB/PAYPAL CREDIT	Account paid for less than full balance. Paid chal	Open	2021	\$0
ONEMAIN	Charged off account. Payments managed by fina	Open	2021	\$8,584
SYNCB/PAYPAL	Account paid for less than full balance. Paid chal	Open	2020	\$0
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gi	Open	2019	\$667
FIRST NATIONAL BANK	Account paid for less than full balance. Paid chal	Open	2019	\$0
CAPITAL ONE BANK USA	Account paid for less than full balance. Paid chal	Closed - 10/15/24	2020	\$0
FIRST PREMIER	Account paid for less than full balance. Paid chal	Closed - 4/7/24	2020	\$0
CREDIT CARD FB&T	Charged off account.	Closed - 2/29/24	2021	\$0
First Savings-Blaze	Charged off account.	Closed - 11/10/23	2020	\$2,219

### Inquiries

CAPITAL ONE - 06/12/25

Late Pays	Account	Status	Past Due
30 - 11/23	Austin Capital Bank	Open	
30 - 10/24, 30 - 02/24	CAPITAL ONE BANK USA	Closed - 2/21/25	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KIKOFF LENDING, LLC (Retail Account)	\$0	\$500	0%	\$0	I	2021
MERRICK BANK (Credit Card)	\$0	\$600	0%	\$0	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$307	\$500	61%	\$25	I	2025
LEAD BANK (Secured Credit Card)	\$492	\$675	73%	\$26	I	2023
SYNCB/PAYPAL CREDIT (Credit Card)	\$0	\$3,500	0%	\$0	I	2021
FIRST SAVINGS CREDIT (Credit Card)	\$1,313	\$1,500	88%	\$53	I	2021
APPLE CARD - GS BANK (Credit Card)	\$0	\$250	0%	\$0	I	2021
SYNCB/PAYPAL (Credit Card)	\$0	\$1,700	0%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$667	\$750	89%	\$0	I	2019
FIRST NATIONAL BANK (Credit Card)	\$0	\$1,350	0%	\$0	I	2019
First Savings-Blaze (Credit Card)	\$2,219	\$2,000	111%	\$0	I	2020
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$4,998</b>	<b>\$12,825</b>	<b>39%</b>	<b>\$104</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
Austin Capital Bank (Secured)	\$1,602	\$2,500	\$30	I	2021
ONEMAIN (Unsecured)	\$8,584	\$8,584	\$0	I	2021
DEPT OF ED/AIDVANTAG (Education Loan)	\$226,680	\$224,772	\$0	I	2020
<b>Totals</b>	<b>\$236,866</b>	<b>\$235,856</b>	<b>\$30</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2012
BEST BUY/CBNA (Retail Account)	\$0	\$350	0%	\$0	I	2013
COMENITYCAPITAL/CHLD (Retail Account)	\$0	\$450	0%	\$0	I	2013
SYNCB/OLD NAVY (Retail Account)	\$0	\$1,900	0%	\$0	I	2015
SYNCB/SHOP HQ (Retail Account)	\$0	\$100	0%	\$0	I	2012
CBNA (Retail Account)	\$0	\$300	0%	\$0	I	2012
CITICBNA (Retail Account)	\$0	\$1,500	0%	\$0	I	2012
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2020
FIRST PREMIER (Credit Card)	\$0	\$700	0%	\$0	I	2020
CREDIT CARD FB&T (Credit Card)	\$0	\$2,750	0%	\$0	I	2021
FIRST SAVINGS CREDIT (Credit Card)	\$0	\$0	0%	\$0		2021
CB INDIGO (Credit Card)	\$0	\$300	0%	\$0	I	2020
<b>Totals</b>	<b>\$0</b>	<b>\$4,550</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
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
Austin Capital Bank (Secured)	\$1,602	\$2,500	\$30	I	2021
ONEMAIN (Unsecured)	\$8,584	\$8,584	\$0	I	2021
DEPT OF ED/AIDVANTAG (Education Loan)	\$226,680	\$224,772	\$0	I	2020
<b>Totals</b>	<b>\$236,866</b>	<b>\$235,856</b>	<b>\$30</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age

BILT REWARDS (Rental Agreement)	\$0	\$0	\$0	I	2022
FIRST SAVINGS CREDIT (Credit Card)	\$0	\$0	\$0		2021
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		