

Stephen Kimbrell's Credit Summary

818 Credit Score	\$1,839/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Stephen Kimbrell	STEPHEN KIMBRELL
Age: 41	
24 Prosa	24 PROSA
Irvine, CA. 92620	IRVINE, CA. 92620

Credit Factors

20k+ lines
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
Paid Off 100k+ RE/RE

Categories	# / Balance
Revolving Accounts (Open)	9 / \$11,341
Real Estate (Open)	1 / \$106,624
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$4,688
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

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Credit Card)	\$11,341	\$14,800	77%	\$113	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$0	\$20,000	0%	\$0	I	2023
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$0	\$30,000	0%	\$0	I	2023
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$17,300	0%	\$0	I	2020
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$0	\$10,000	0%	\$0	I	2018
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$13,000	0%	\$0	I	2013
WELLS FARGO CARD SER (Credit Card)	\$0	\$2,500	0%	\$0	I	2007
AMERICAN EXPRESS (Credit Card)	\$0	\$2,500	0%	\$0	I	2007
AMERICAN EXPRESS (Credit Card)	\$0	\$4,500	0%	\$0	I	2007
Credit Card Open Totals: (No Retail)	\$11,341	\$114,600	10%	\$113		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NATIONSTAR MORTGAGE (Conventional RE Mortgage)	\$106,624	\$109,200	\$956	I	2023
Totals	\$106,624	\$109,200	\$956		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$160	\$11,800	\$160	I	2024
KIA MOTORS FINANCE C (Auto Lease)	\$4,528	\$20,380	\$610	I	2023
Totals	\$4,688	\$32,180	\$770		

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	\$600	0%	\$0	I	2011
CITICARDS CBNA (Flexible Spending Credit Card)	\$0	\$8,500	0%	\$0	I	2015
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$12,000	0%	\$0	I	2014
DISCOVER CARD (Credit Card)	\$0	\$4,400	0%	\$0	I	2006
Totals	\$0	\$24,900	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SERVBANK NA (Conventional RE Mortgage)	\$0	\$109,200	\$0	I	2023
Totals	\$0	\$109,200	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts					