

# Angel Garcia's Credit Summary

<b>585</b>	<b>\$2,320/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Angel Garcia	ANGEL M GARCIA 2
Age: 42	
13021 Avalon Crest Ct	11762 SUMMER SPRINGS DR
Riverview, FL. 33579	RIVERVIEW, FL. 33579

Categories	# / Balance
Revolving Accounts (Open)	8 / \$37,483
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$28,004
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)	3 / 0

## Credit Factors

4 Over Limit Acnt  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$22211 so Accts < 40%  
3 Rev Lates in 0-3 mo  
7k+ line for 10+yrs  
Ok Open Rev Depth  
Good Closed Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 7.5k  
Paid Off 150k+ RE/RE  
Seasoned Closed Accounts  
No Open Mortgage

## Credit Alerts

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Late Pays	Account	Status	Past Due
Past Due - 09/25	CRDT FIRST	Open	\$136
Past Due - 09/25	SYNCB/CARE CREDIT	Open	\$371
Past Due - 09/25	APPLE CARD - GS BANK	Open	\$225

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CRDT FIRST (Retail Account)	\$1,861	\$2,000	93%	\$0	I	2020
SYNCB/CARE CREDIT (Retail Account)	\$4,298	\$4,280	100%	\$193	I	2016
APPLE CARD - GS BANK (Credit Card)	\$7,402	\$6,800	109%	\$227	I	2023
TD BANK USA/TARGET C (Credit Card)	\$4,065	\$5,500	74%	\$135	I	2015
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$14,305	\$14,000	102%	\$415	I	2014
BESTBUY/CBNA (Credit Card)	\$5,472	\$5,400	101%	\$136	I	2011
CAPITAL ONE BANK USA (Credit Card)	\$80	\$300	27%	\$19	I	2011
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$37,483</b>	<b>\$32,000</b>	<b>117%</b>	<b>\$1,125</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
WESTLAKE FINANCIAL (Unsecured)	\$10,674	\$11,800	\$328	I	2025
UPLIFT / CB (Unsecured)	\$3,235	\$3,558	\$323	I	2025
UPLIFT / CB (Unsecured)	\$47	\$135	\$24	I	2025
BRIDGECREST CREDIT C (Auto)	\$6,395	\$7,002	\$136	I	2024
CARMAX AUTO FINANCE (Auto)	\$7,653	\$20,399	\$384	I	2021
<b>Totals</b>	<b>\$28,004</b>	<b>\$42,894</b>	<b>\$1,195</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYBANK/KAYJEW (Retail Account)	\$0	\$7,000	0%	\$0	I	2022
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$3,000	0%	\$0	I	2015
COMENITYBANK/KAYJEW (Retail Account)	\$0	\$7,600	0%	\$0	I	2014
(Credit Card)	\$0	\$5,500	0%	\$0	I	2014
<b>Totals</b>	<b>\$0</b>	<b>\$5,500</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
NATIONSTAR MORTGAGE (FHA Real Estate Mortgage)	\$0	\$186,558	\$0	I	2013
<b>Totals</b>	<b>\$0</b>	<b>\$186,558</b>	<b>\$0</b>		

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WESTLAKE FINANCIAL (Unsecured)	\$10,674	\$11,800	\$328	I	2025
UPLIFT / CB (Unsecured)	\$3,235	\$3,558	\$323	I	2025
UPLIFT / CB (Unsecured)	\$47	\$135	\$24	I	2025
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No Miscellaneous Accounts					