

## Helen Macy's Credit Summary

<b>696</b> Credit Score	<b>\$6,646/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: Helen Macy	HELEN M MACY
Age: 42	
40 Robin Rd	40 ROBIN RD
Norfolk, MA. 02056	NORFOLK, MA. 02056

Categories	# / Balance
Revolving Accounts (Open)	19 / \$59,195
Real Estate (Open)	1 / \$439,009
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$60,021
Miscellaneous Accounts (Open)	1 / \$935

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

### Credit Factors

1 Over Limit Acnt  
Total Rev Usage > 75%  
Pay \$24051 so Accts < 40%  
2 Rev Lates in 2-4 yrs  
7k+ line for 4+yrs  
Great Closed Rev Depth  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
8+ Rev Accnts with Balances  
1 RE Late in 4+ yrs  
Drop Bad Auth User (JPMCB CARD SERVICE)  
No Rev Acct Open 10K 2yr

## Credit Alerts

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Late Pays	Account	Status	Past Due
Lates +2yr: 2/30	COMENITY BANK/LNBRYA	Open	
Lates +2yr: 1/30	ALLY FINANCIAL	Closed - 4/23/20	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$1,050	0%	\$0	I	2020
SYNCB/JC PENNEYS (Retail Account)	\$0	\$2,200	0%	\$0	I	2016
COMENITY BANK/LNBRYA (Retail Account)	\$0	\$1,270	0%	\$0	I	2013
AMERICAN EXPRESS (Credit Card)	\$935	\$4,662	20%	\$0	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$1,769	\$2,000	88%	\$65	I	2021
DISCOVER CARD (Credit Card)	\$9,006	\$9,500	95%	\$181	I	2021
CITICARDS CBNA (Flexible Spending Credit Card)	\$4,807	\$4,900	98%	\$170	I	2019
BESTBUY/CBNA (Credit Card)	\$3,462	\$4,100	84%	\$106	I	2016
CITICARDS CBNA (Credit Card)	\$1,474	\$1,500	98%	\$50	I	2016
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,425	\$2,800	87%	\$66	I	2015
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$4,746	\$4,800	99%	\$123	I	2015
AMERICAN EXPRESS (Credit Card)	\$783	\$1,000	78%	\$40	I	2015
CAPITAL ONE BANK USA (Credit Card)	\$2,528	\$2,650	95%	\$84	I	2015
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$500	0%	\$0	I	2013
CITICARDS CBNA (Flexible Spending Credit Card)	\$4,001	\$4,100	98%	\$133	I	2013
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,089	\$2,100	99%	\$66	I	2013
SYNCB/PAYPAL (Credit Card)	\$2,667	\$2,700	99%	\$90	I	2013
CAPITAL ONE BANK USA (Credit Card)	\$2,054	\$2,250	91%	\$72	I	2010
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$42,746</b>	<b>\$49,562</b>	<b>86%</b>	<b>\$1,246</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Credit Card)	\$872	\$1,000	87%	\$40	A	2016
CITICARDS CBNA (Flexible Spending Credit Card)	\$16,512	\$16,500	100%	\$476	A	2014
<b>Totals</b>	<b>\$17,384</b>	<b>\$17,500</b>	<b>99%</b>	<b>\$516</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SHELLPOINT MORTGAGE (Conventional RE Mortgage)	\$439,009	\$479,750	\$3,479	J	2019
<b>Totals</b>	<b>\$439,009</b>	<b>\$479,750</b>	<b>\$3,479</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
PROSPER MARKETPLACE (Unsecured)	\$28,000	\$28,000	\$905	I	2025
GMFNANCIAL (Auto)	\$32,021	\$48,669	\$1,016	I	2023
<b>Totals</b>	<b>\$60,021</b>	<b>\$76,669</b>	<b>\$1,921</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$935	\$4,662	\$0	I	2023
<b>Totals</b>	<b>\$935</b>	<b>\$4,662</b>	<b>\$0</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYBANK/VENUS (Retail Account)	\$0	\$1,100	0%	\$0	I	2023
COMENITYCAPITAL/CHLD (Retail Account)	\$0	\$750	0%	\$0	I	2019
SYNCB/CARE CREDIT (Retail Account)	\$0	\$2,500	0%	\$0	I	2013
COMENITY BANK/NWYRK& (Retail Account)	\$0	\$970	0%	\$0	I	2011
SYNCB/GAP (Retail Account)	\$0	\$600	0%	\$0	I	2014
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2013
COMENITYBANK/VICTORI (Retail Account)	\$0	\$250	0%	\$0	I	2013
SYNCB/WALMART (Retail Account)	\$0	\$760	0%	\$0	I	2013
SYNCB/TOYSRUS (Retail Account)	\$0	\$1,024	0%	\$0	I	2013
SYNCBPAYPALSMARTCONN (Retail Account)	\$0	\$300	0%	\$0	I	2012
DISCOVER CARD (Credit Card)	\$0	\$1,500	0%	\$0	I	2013
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$0	\$2,450	0%	\$0	I	2015
CAPITAL ONE BANK USA (Credit Card)	\$0	\$2,150	0%	\$0	I	2010
BEST BUY/CBNA (Credit Card)	\$0	\$500	0%	\$0	I	2011
AMERICAN EXPRESS (Credit Card)	\$0	\$5,000	0%	\$0	I	2015
<b>Totals</b>	<b>\$0</b>	<b>\$11,600</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
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**Miscellaneous Accounts**

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts