

Ricardo Olivares's Credit Summary

636	\$408/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Ricardo Olivares	RICARDO OLIVARES
Age: 21	
5530 Central Rd	5530 CENTRAL RD
Wilson, NC. 27893	WILSON, NC. 27893

Categories	# / Balance
Revolving Accounts (Open)	1 / \$2,408
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$11,115
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	5
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

1 Over Limit Acct
Total Rev Usage > 90%
5 Total Inq 4-5 mo
Pay \$1448 so Accts < 40%
5 Inq Last 4-5 mo
No Open Rev Credit Lines
No 3k+ Lines
Too Few Open Rev Accounts
Avg Age Open
No Closed Rev Depth
Accounts Too New
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Inquires

CONSUMER PORTFOLIO S - 04/30/25

FLAGSHIP CREDIT ACCE - 04/30/25

ALLY FINANCIAL - 04/30/25

GLOBAL LENDING SERVI - 04/30/25

DECON JONES KIA - 04/30/25

WESTLAKE SERVICE INC - 12/21/24

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$2,408	\$2,400	100%	\$76	I	2023
Credit Card Open Totals: (No Retail)	\$2,408	\$2,400	100%	\$76		

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 SERVICE INC (Auto)	\$11,115	\$12,070	\$332	I	2024
Totals	\$11,115	\$12,070	\$332		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
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No Revolving Accounts

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

Real Estate Accounts	Balance	Limit		Payment	Resp	Age
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No Real Estate Accounts

Installment Accounts	Balance	Limit		Payment	Resp	Age
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WESTLAKE SERVICE INC (Auto)	\$11,115	\$12,070		\$332	I	2024
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Totals	\$11,115	\$12,070		\$332		
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Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
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No Miscellaneous Accounts