

Noemi Velez's Credit Summary

734 Credit Score	\$2,175/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Noemi Velez	NOEMI VELEZ
Age: 41	
2802 Menantico Rd	2802 MENANTICO RD
Vineland, NJ. 08361	VINELAND, NJ. 08361

Categories	# / Balance
Revolving Accounts (Open)	5 / \$2,546
Real Estate (Open)	1 / \$172,139
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	6 / \$26,018
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

2 Unpaid Collection(s)
\$5903 Unpaid Collections
No Closed Rev Depth
1 Charged Off Acct 2-4
Avg Age Open
No 7.5k+ Lines
1 Rev Late in 2-4 yrs
1 RE Late in 2-4 yrs
Existing Open Mortgage
Ok Open Rev Depth
Seasoned Closed Accounts
1+ Closed Rev Accnts
Paid Off 150k+ RE/RE
No Rev Acct Open 10K 2yr
1 Inq Last 4-5 mo
1 Total Inqs 4-5 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
RFFC FINANCIAL LLC		Open	2023	\$5,294
STRATFORD CAREER INSTITUTE		Open	2022	\$609
RFFC FINANCIAL LLC	Charged off account. Transferred to recovery. Fi: Closed - 12/31/22	Closed - 12/31/22	2021	\$0

Inquires

US DEPARTMENT OF EDU - 04/08/25

US DEPARTMENT OF EDU - 07/29/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	CENLAR FEDERAL SAVIN	Closed - 3/5/25	
Lates +2yr: 1/30	OPENSKY CAPITAL BANK	Closed - 1/9/22	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$0	\$2,800	0%	\$0	I	2025
SYNCB/LOWES (Retail Account)	\$142	\$180	79%	\$30	I	2022
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$220	\$5,000	4%	\$40	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$2,184	\$3,000	73%	\$69	I	2022
BESTBUY/CBNA (Credit Card)	\$0	\$2,500	0%	\$0	I	2022
Credit Card Open Totals: (No Retail)	\$2,546	\$10,500	24%	\$139		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
LOANCARE SERVICING C (FHA Real Estate Mortgage)	\$172,139	\$191,468	\$1,508	I	2021
Totals	\$172,139	\$191,468	\$1,508		

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,113	\$2,065	\$0	I	2025
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,500	\$4,500	\$0	I	2024
DEPT OF ED/AIDVANTAG (Education Loan)	\$6,235	\$6,000	\$0	I	2024
KIMBLE FEDERAL CREDI (Auto)	\$11,115	\$30,425	\$478	I	2021
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,055	\$3,289	\$50	I	2014
Totals	\$26,018	\$46,279	\$528		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
OPENSKY CAPITAL BANK (Credit Card)	\$0	\$200	0%	\$0	I	2019
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2006
Totals	\$0	\$500	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
CENLAR FEDERAL SAVIN (FHA Real Estate Mortgage)	\$0	\$191,468	\$0	I	2021
GATEWAY MORTGAGE GRO (FHA Real Estate Mortgage)	\$0	\$191,468	\$0	I	2021
GATEWAY MORTGAGE GRO (Second Mortgage)	\$0	\$10,000	\$0	I	2021
Totals	\$0	\$392,936	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,113	\$2,065	\$0	I	2025
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,500	\$4,500	\$0	I	2024
DEPT OF ED/AIDVANTAG (Education Loan)	\$6,235	\$6,000	\$0	I	2024
KIMBLE FEDERAL CREDI (Auto)	\$11,115	\$30,425	\$478	I	2021
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,055	\$3,289	\$50	I	2014
Totals	\$26,018	\$46,279	\$528		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					