

## Lenore Winston-Curtis's Credit Summary

<b>613</b> Credit Score	<b>\$2,292/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: Lenore Winston-Curtis	LENORE P WINSTON
Age: 61	
846 NORTHLUKE 1604 W	14013 HADLEY RUN
SAN ANTONIO TE, TX. 78248	LIVE OAK, TX. 78233

Categories	# / Balance
Revolving Accounts (Open)	7 / \$36,417
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$37,254
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	3 / 0

### Credit Factors

Current Lates (SYNCB/CARE CREDIT)  
2 Over Limit Acnt  
Total Rev Usage > 90%  
Pay \$25365 so Accts < 40%  
1 Rev Late in 0-3 mo  
1 RE Late in 6-12 mo  
1 Rev Late in 12-24 mo  
1 Inq Last 4 Mo  
7k+ line for 4+yr  
Ok Open Rev Depth  
Good Closed Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 7.5k  
Paid Off 200k+ RE/RE  
No Open Mortgage  
Seasoned Closed Accounts  
No Rev Acct Open 10K 2yr  
1 Inq last 2-4 Mo  
1 Total Inq 2-4 Mo

## Credit Alerts

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### Inquiries

CIC MORTGAGE CREDIT - 05/18/25

Factual Data Consume - 03/12/24

INFORMATIVE RESEARCH - 11/17/23

Factual Data - 11/07/23

Late Pays	Account	Status	Past Due
30 - 11/23	Bank of America	Open	
30 - 07/25	SYNCB/CARE CREDIT	Closed - 8/20/25	
30 - 03/25	HYUNDAI MOTOR FINANC	Closed - 6/30/24	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$939	\$880	107%	\$34	I	2018
JPMCB CARD SERVICES (Credit Card)	\$7,633	\$7,600	100%	\$248	I	2023
Bank of America (Credit Card)	\$2,487	\$2,600	96%	\$84	I	2022
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$8,803	\$8,950	98%	\$301	I	2019
CAPITAL ONE BANK USA (Credit Card)	\$1,155	\$2,000	58%	\$39	I	2018
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$5,417	\$5,600	97%	\$168	I	2018
SYNCB/CARE CREDIT (Retail Account)	\$8,561	\$8,600	100%	\$279	I	2025
SYNCB/ROOMS TO GO (Retail Account)	\$1,422	\$7,000	20%	\$107	I	2021
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$36,417</b>	<b>\$26,750</b>	<b>136%</b>	<b>\$1,260</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)	\$9,069	\$10,000	\$278	I	2024
ACHIEVE PERSONAL LOA (Unsecured)	\$28,185	\$37,350	\$1,140	I	2023
<b>Totals</b>	<b>\$37,254</b>	<b>\$47,350</b>	<b>\$1,418</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$0	\$6,000	0%	\$101	I	2018
SYWMC/CBNA (Credit Card)	\$0	\$4,000	0%	\$0	I	2020
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$5,000	0%	\$0	I	2019
<b>Totals</b>	<b>\$0</b>	<b>\$15,000</b>	<b>0%</b>	<b>\$101</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
ZB, N.A. (Conventional RE Mortgage)	\$0	\$284,648	\$0	I	2021
<b>Totals</b>	<b>\$0</b>	<b>\$284,648</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$9,069	\$10,000	\$278	I	2024
ACHIEVE PERSONAL LOA (Unsecured)	\$28,185	\$37,350	\$1,140	I	2023
<b>Totals</b>	<b>\$37,254</b>	<b>\$47,350</b>	<b>\$1,418</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					