

Jovan Terrazas's Credit Summary

804 Credit Score	\$618/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Jovan Terrazas	JOVAN A TERRAZAS
Age: 22	
6011 Hampton Dr	5300 SE 1ST CT TRLR 51
Carpentersville, IL. 60110	DES MOINES, IA. 50315

Credit Factors

No Open 1k+ Lines
No Open Rev Credit Lines
Too Few Open Rev Accounts
Avg Age Open
No Closed Rev Depth
No Open Mortgage
No Rev Acct Open 10K 2yr

Categories	# / Balance
Revolving Accounts (Open)	1 / \$116
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$3,091
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)	0 / 0

Open Accounts

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CITI TY MC/CBNA (Credit Card)	\$116	\$5,000	2%	\$29	A	2008
Totals	\$116	\$5,000	2%	\$29		

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
TOYOTA FINANCIAL SER (Auto Lease)	\$3,091	\$22,260	\$618	J	2023
Totals	\$3,091	\$22,260	\$618		

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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TOYOTA FINANCIAL SER (Auto Lease) \$3,091 \$22,260 \$618 J 2023

Totals **\$3,091** **\$22,260** **\$618**

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts