

# Mark Odell's Credit Summary

<b>728</b>	<b>\$3,834/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Mark Odell	MARK ODELL
Age: 50	
6351 S Patsburg Ct	6351 S PATSBURG CT
Aurora, CO. 80016	AURORA, CO. 80016

Categories	# / Balance
Revolving Accounts (Open)	6 / \$37,417
Real Estate (Open)	1 / \$368,679
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$40,150
Miscellaneous Accounts (Open)	0 / \$0

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

## Credit Factors

3 RE Lates in 12-24 mo  
1 Paid Collection  
7k+ line for 4+yrs  
Existing Open Mortgage  
Seasoned Closed Accounts  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 7.5k  
6+ Closed RE Accounts  
Paid Off 200k+ RE/RE  
Light Closed Rev Depth  
Drop Bad Auth User (WELLS FARGO CARD S

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
VERIZON WIRELESS	Paid collection.	Closed - 10/31/21	2006	\$0
Late Pays	Account	Status	Past Due	
30 - 08/24, 30 - 07/24	SHELLPOINT MORTGAGE	Open		
30 - 07/24	CALIBER HOME LOANS I	Closed - 11/6/23		

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
APPLE CARD - GS BANK (Credit Card)	\$99	\$8,000	1%	\$25	I	2019
WELLS FARGO CARD SER (Flexible Spending Credit Card)	\$0	\$13,000	0%	\$0	I	2018
CAPITAL ONE BANK USA (Credit Card)	\$704	\$9,000	8%	\$79	I	2007
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$803</b>	<b>\$30,000</b>	<b>3%</b>	<b>\$104</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CAP1/KOHLS DEPARTMEN (Retail Account)	\$0	\$1,000	0%	\$0	A	2013
CITICARDS CBNA (Flexible Spending Credit Card)	\$6,788	\$17,500	39%	\$127	A	2017
WELLS FARGO CARD SER (Credit Card)	\$29,826	\$30,000	99%	\$709	A	2005
<b>Totals</b>	<b>\$36,614</b>	<b>\$47,500</b>	<b>77%</b>	<b>\$836</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)	\$368,679	\$412,000	\$3,451	J	2020
<b>Totals</b>	<b>\$368,679</b>	<b>\$412,000</b>	<b>\$3,451</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
GOODLEAP LLC (Unsecured)	\$40,150	\$48,921	\$279	I	2020
<b>Totals</b>	<b>\$40,150</b>	<b>\$48,921</b>	<b>\$279</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$1,500	0%	\$0	I	2017
CAPITAL ONE (Retail Account)	\$0	\$10,000	0%	\$0	I	2017
SYNCB/MEN S WEARHOUS (Retail Account)	\$0	\$785	0%	\$0	I	2003
SYNCB/GAP (Retail Account)	\$0	\$400	0%	\$0	I	2005
SYNCB/DICKS DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2022
AMEX/DSNB (Credit Card)	\$0	\$600	0%	\$0	I	2013
SYNCB/PAYPAL CREDIT (Credit Card)	\$0	\$100	0%	\$0	I	2007
DISCOVER CARD (Credit Card)	\$0	\$500	0%	\$0	I	1998
<b>Totals</b>	<b>\$0</b>	<b>\$2,224</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
CALIBER HOME LOANS I (Conventional RE Mortgage)	\$0	\$412,000	\$0	J	2020
PHH Mortgage Service (Conventional RE Mortgage)	\$0	\$424,100	\$0	J	2017
OCWEN LOAN SERVICING (Conventional RE Mortgage)	\$0	\$424,100	\$0	J	2017
WELLS FARGO HOME MOR (Conventional RE Mortgage)	\$0	\$552,000	\$0	I	2006
<b>Totals</b>	<b>\$0</b>	<b>\$1,812,200</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
GOODLEAP LLC (Unsecured)	\$40,150	\$48,921	\$279	I	2020
<b>Totals</b>	<b>\$40,150</b>	<b>\$48,921</b>	<b>\$279</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					