

Olivier Kercy's Credit Summary

667 Credit Score	\$1,889/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: Olivier Kercy	OLIVIER A KERCY
Age: 31	
152 Intervale Ave	152 INTERVALE AVE
Farmingdale, NY. 11735	FARMINGDALE, NY. 11735

Categories	# / Balance
Revolving Accounts (Open)	7 / \$40,410
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$90,125
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 / 1

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 90%
Pay \$24116 so Accts < 40%
1 RE Late in 2-4 yrs
7k+ line for 10+yrds
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
7+ Closed RE Accounts
No Open Mortgage

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 1/60	SALLIE MAE	Closed - 10/10/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
TBOM/FORTIVA (Credit Card)	\$0	\$1,049	0%	\$0	I	2021
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$4,902	\$5,100	96%	\$154	I	2021
PENTAGON - BANKCARD (Credit Card)	\$7,205	\$7,500	96%	\$144	I	2021
Bank of America (Credit Card)	\$30	\$2,200	1%	\$30	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$5,161	\$5,000	103%	\$166	I	2018
CITICARDS CBNA (Credit Card)	\$8,212	\$9,560	86%	\$266	I	2016
DISCOVER CARD (Credit Card)	\$12,383	\$13,500	92%	\$186	I	2014
CITICARDS CBNA (Credit Card)	\$2,517	\$4,500	56%	\$79	I	2018
Credit Card Open Totals: (No Retail)	\$40,410	\$48,409	83%	\$1,025		

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
UPSTART/BERKSHIRE BK (Unsecured)	\$5,083	\$15,700	\$391	I	2022
MISSOURI HIGHER EDUC (Education Loan)	\$69,127	\$67,676	\$0	I	2022
PNC BANK (Auto)	\$11,151	\$23,528	\$384	J	2022
SALLIE MAE (Education Loan)	\$4,764	\$10,000	\$168	J	2019
PENTAGON FEDERAL CR (Education Loan)	\$0	\$9,940	\$0	I	2018
Totals	\$90,125	\$126,844		\$943	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
GOODYEAR TIRE/CBNA (Retail Account)	\$0	\$2,250	0%	\$0	I	2015
Cap1/KOHL'S DEPARTMEN (Retail Account)	\$0	\$2,500	0%	\$0	I	2013
SYNCB/JC PENNEYS (Retail Account)	\$0	\$1,000	0%	\$0	I	2015
AMERICAN EXPRESS (Credit Card)	\$0	\$1,000	0%	\$0	I	2018
AMERICAN EXPRESS (Credit Card)	\$0	\$1,500	0%	\$0	I	2016
SYNCB/PAYPAL (Credit Card)	\$0	\$1,200	0%	\$0	I	2015
Totals	\$0	\$3,700	0%	\$0		

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					

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