

Berke Bowland's Credit Summary

554 Credit Score	\$1,553/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: Berke Bowland	BERKE M BOWLAND
Age: 38	
218 McLaughlin Ave	218 MCLAUGHLIN AVE
Byesville, OH. 43723	BYESVILLE, OH. 43723

Categories	# / Balance
Revolving Accounts (Open)	12 / \$3,173
Real Estate (Open)	1 / \$69,426
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	9 / \$22,113
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 6
Inquires (Last 6 Months)	2
Late Pays (Last 2/2+ Years)	11 / 15

Credit Factors

6 Charged Off Accts
\$147 Unpaid Collection(s)
3 RE Lates in 6-12 mo
1 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$1730 so Accts < 40%
1 Chrgd Off Rev Acct
No Open 1k+ Lines
No Open Rev Credit Lines
5 RE Lates in 12-24 mo
2 Inq Last 4 Mo
2 RE Lates in 4-6 mo
1 RE Late in 0-3 mo
Avg Age Open
12 RE Lates in 4+ yrs
2 RE Lates in 2-4 yrs
1 Rev Late in 2-4 yrs
3+ Closed Rev Accnts
Seasoned Closed Accounts
Light Closed Rev Depth
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Total Inq 0-2 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
SYNCB/ADORAMA EDGE	Charged off account.	Open	2023	\$147
CAPITAL ONE/WMT	Account closed at consumers request. Account p	Closed - 8/13/24	2015	\$0 off.
COMENITYCAPITAL/B&H	Charged off account.	Closed - 5/17/24	2022	\$0
SYNCB/Sweetwater Sou	Account paid for less than full balance.	Closed - 2/4/24	2022	\$0
CAPITAL ONE BANK USA	Account paid for less than full balance. Paid chal	Closed - 8/13/24	2016	\$0
CAPITAL ONE BANK USA	Account paid for less than full balance. Paid chal	Closed - 8/13/24	2022	\$0
MISSION LANE TAB BAN	Account paid for less than full balance. Paid chal	Closed - 8/13/24	2021	\$0

Inquiries

FORTIVA MC/TBOM - 07/19/25

CAPITAL ONE BANK USA - 06/05/25

THD/CBNA - 10/16/24

COMENITYCAPITAL/B&H - 08/16/24

Late Pays	Account	Status	Past Due
30 - 06/25, 30 - 04/25, 30 - 03/25, 30 - 12/24, 30 - 11/24, 30 -			
09/24, 30 - 08/24, 30 - 07/24, 30 - 06/24, 30 - 05/24, 30 -	CARRINGTON MORTGAGE	Open	\$795
09/23			
Lates +2yr: 2/30			
Lates +2yr: 4/30, 4/60	JPMCB - HOME LENDING	Closed - 1/6/20	
Lates +2yr: 1/30	SYNCB/PAYPAL	Closed - 1/3/23	
Lates +2yr: 2/30, 1/60, 1/90+	LENDMARK FINANCIAL S	Closed - 12/31/19	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ADORAMA EDGE (Retail Account)	\$147	\$250	59%	\$0	I	2023
THD/CBNA (Retail Account)	\$83	\$500	17%	\$29	I	2022
WEBBANK/ONEMAIN (Credit Card)	\$468	\$500	94%	\$25	I	2025
THE BANK OF MISSOURI (Credit Card)	\$646	\$750	86%	\$45	I	2025
TBOM CCIMC (Credit Card)	\$643	\$700	92%	\$40	I	2025
TBOM CCIMC (Credit Card)	\$733	\$700	105%	\$40	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$453	\$500	91%	\$28	I	2023
Credit Card Open Totals: (No Retail)	\$3,173	\$3,150	101%	\$207		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
CARRINGTON MORTGAGE (Retail Account)	\$69,426	\$87,755	\$795	I	2015
Totals	\$69,426	\$0	\$795		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$2,825	\$3,000	\$83	I	2025
ACHIEVE PERSONAL LOA (Unsecured)	\$13,171	\$14,235	\$408	I	2024
DEPT OF ED (Education Loan)	\$1,047	\$1,073	\$10	I	2014
DEPT OF ED (Education Loan)	\$198	\$298	\$2	I	2008
DEPT OF ED (Education Loan)	\$2,084	\$3,125	\$22	I	2007
DEPT OF ED (Education Loan)	\$158	\$250	\$1	I	2007
DEPT OF ED (Education Loan)	\$1,011	\$1,516	\$10	I	2006
DEPT OF ED (Education Loan)	\$702	\$1,113	\$7	I	2006
DEPT OF ED (Education Loan)	\$917	\$1,750	\$8	I	2006
Totals	\$22,113	\$26,360	\$551		

Miscellaneous Accounts

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE/WMT (Retail Account)	\$0	\$800	0%	\$0	I	2015
COMENITYCAPITAL/B&H (Retail Account)	\$0	\$800	0%	\$0	I	2022
SYNCB/Sweetwater Sou (Retail Account)	\$0	\$670	0%	\$0	I	2022
SYNCB/HARBOR (Retail Account)	\$0	\$500	0%	\$0	I	2021
THD/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2015
SYNCBPAYPALSMARTCONN (Retail Account)	\$0	\$400	0%	\$0	I	2008
SYNCBPAYPALSMARTCONN (Retail Account)	\$0	\$500	0%	\$0	I	2013
SYNCB/AMERICAN EAGLE (Retail Account)	\$0	\$125	0%	\$0	I	2007
SYNCB/LOWES (Retail Account)	\$0	\$224	0%	\$0	I	2006
SYNCB/CARVIN (Retail Account)	\$0	\$1,500	0%	\$0	I	2007
SYNCB/SYNC BANK SPOR (Retail Account)	\$0	\$1,500	0%	\$0	I	2008
CB INDIGO (Credit Card)	\$0	\$500	0%	\$0	I	2024
MERRICK BANK (Credit Card)	\$0	\$600	0%	\$0	I	2025
FEB DESTINY (Credit Card)	\$0	\$300	0%	\$0	I	2022
SYNCB/EBAY (Credit Card)	\$0	\$700	0%	\$0	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$0	\$1,500	0%	\$0	I	2016
CAPITAL ONE BANK USA (Credit Card)	\$0	\$400	0%	\$0	I	2022
MISSION LANE TAB BAN (Credit Card)	\$0	\$3,850	0%	\$0	I	2021
SYNCB/PAYPAL (Credit Card)	\$0	\$1,106	0%	\$0	I	2017
SYNCB/VENMO (Credit Card)	\$0	\$3,700	0%	\$0	I	2020
ALLY CREDIT CARD (Credit Card)	\$0	\$500	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2017
DISCOVER CARD (Credit Card)	\$0	\$1,000	0%	\$0	I	2011
FIRST NATIONAL BANK (Credit Card)	\$0	\$350	0%	\$30	I	2018
Totals	\$0	\$15,006	0%	\$30		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
JPMCB - HOME LENDING (Retail Account)	\$0	\$87,755	\$0	I	2015
Totals	\$0	\$0	\$0		

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