

James L Stroud's Credit Summary

708

Credit Score

\$751/mo

Payments

No

Credit Freeze

No

Fraud Alert

No

Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: James L Stroud	JAMES LOMAX STROUD JR
Age: 67	
1015 THOMAS AVE N	1015 THOMAS AVE N
MINNEAPOLIS, MN. 55411	MINNEAPOLIS, MN. 55411

Categories	# / Balance
Revolving Accounts (Open)	1 / \$6,445
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$2,389
Installment Accounts (Open)	2 / \$8,079
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

Credit Factors

Total Rev Usage > 90%

Pay \$5034 so Accts < 40%

No Closed Rev Depth

Too Few Open Rev Accounts

No 7.5k+ Lines

7k+ line for 10+yrs

Ok Open Rev Depth

No Open Mortgage

No Rev Acct Open 10K 2yr

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
TOPLINE FINANCIAL CR (Line of Credit)	\$2,389	\$2,500	96%	\$48	I	2020
TOPLINE FINANCIAL CR (Credit Card)	\$6,445	\$7,000	92%	\$194	I	2015
Credit Card Open Totals: (No Retail)	\$8,834	\$7,000	126%	\$242		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
TOPLINE FINANCIAL CR (Line of Credit)	\$2,389	\$2,500	\$48	I	2020
Totals	\$2,389	\$0	\$48		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
TOPLINE FINANCIAL CR (Unsecured)	\$6,099	\$9,251	\$199	I	2023
TOPLINE FINANCIAL CR (Auto)	\$1,980	\$10,621	\$310	I	2022
Totals	\$8,079	\$19,872	\$509		

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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TOPLINE FINANCIAL CR (Unsecured)	\$6,099	\$9,251		\$199	I	2023
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Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
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No Miscellaneous Accounts