

## Roy Kennedy's Credit Summary

<b>635</b> Credit Score	<b>\$210/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Roy Kennedy	ROY A KENNEDY
Age: 67	
22410 Jamaica Ave	22410 JAMAICA AVE APT 2D
Queens Village, NY. 11428	QUEENS VILLAGE, NY. 11428

Categories	# / Balance
Revolving Accounts (Open)	4 / \$1,568
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$4,838
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	4 / 0

### Credit Factors

1 Unpaid Collection  
\$747 Unpaid Collection(s)  
Total Rev Usage > 75%  
Past Due Not Late  
Pay \$808 so Accts < 40%  
No Open Rev Credit Lines  
2 Rev Lates in 6-12 mo  
1 Charged Off Accts  
No 3k+ Lines  
No Closed Rev Depth  
1 RE Late in 6-12 mo  
Avg Age Open  
\$747 Unpaid Collections  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CREDIT CORP SOLUTION	Collection account. Fixed rate.	Open	2024	\$747
Late Pays	Account	Status	Past Due	
60 - 11/24, 30 - 10/24	KIKOFF LENDING, LLC	Open		
30 - 11/24, 30 - 09/23	TEACHERS FEDERAL CRE	Open		

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KIKOFF LENDING, LLC (Retail Account)	\$0	\$750	0%	\$0	I	2022
TBOM MIL (Credit Card)	\$773	\$1,000	77%	\$40	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$795	\$900	88%	\$47	I	2021
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$1,568</b>	<b>\$1,900</b>	<b>83%</b>	<b>\$87</b>		

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
JOVIA FINANCIAL CRED (Secured)	\$2,824	\$5,700	\$100	I	2023
TEACHERS FEDERAL CRE (Secured)	\$2,014	\$2,500	\$23	I	2023
<b>Totals</b>	<b>\$4,838</b>	<b>\$8,200</b>	<b>\$123</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
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
JOVIA FINANCIAL CRED (Secured)	\$2,824	\$5,700		\$100	I	2023
TEACHERS FEDERAL CRE (Secured)	\$2,014	\$2,500		\$23	I	2023
<b>Totals</b>	<b>\$4,838</b>	<b>\$8,200</b>		<b>\$123</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
SSA/OFFICE OF FINANC (Govt Overpayment)	\$0	\$4,387		\$0	I	2013
<b>Totals</b>	<b>\$0</b>	<b>\$4,387</b>		<b>\$0</b>		