

# Andrew Bradley's Credit Summary

<b>604</b>	<b>\$2,050/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: Andrew Bradley	ANDREW JACKSON BRADLEY
Age: 23	
16400 WINDSOR CAY BLVD APT 307	12 E ORANGE ST
CLERMONT, FL. 34714	DAVENPORT, FL. 33837

Categories	# / Balance
Revolving Accounts (Open)	5 / \$13,263
Real Estate (Open)	1 / \$135,981
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

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

## Credit Factors

2 Over Limit Acct  
Total Rev Usage > 90%  
Pay \$7983 so Accts < 40%  
No Closed Rev Depth  
2 Rev Lates in 2-4 yrs  
1 Inq Last 4 Mo  
No 7.5k+ Lines  
Less than 5 yrs  
Existing Open Mortgage  
Ok Open Rev Depth  
Paid Off 150k+ RE/RE  
1 RE Late in 4+ yrs  
No Rev Acct Open 10K 2yr  
1 Inq last 2-4 Mo  
1 Total Inq 2-4 Mo

# Credit Alerts

## Inquires

CAPITAL ONE - 05/27/25

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30, 1/60	DISCOVER CARD	Open	
Lates +2yr: 1/30	SHELLPOINT MORTGAGE	Closed - 3/31/21	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$298	\$300	99%	\$25	I	2025
TBOM CCIMC (Credit Card)	\$1,020	\$1,000	102%	\$51	I	2025
SYNCB/PAYPAL CREDIT (Credit Card)	\$5,089	\$5,000	102%	\$174	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$2,484	\$2,500	99%	\$84	I	2018
DISCOVER CARD (Credit Card)	\$4,372	\$4,400	99%	\$129	I	2018
Credit Card Open Totals: (No Retail)	\$13,263	\$13,200	100%	\$463		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
CARRINGTON MORTGAGE (FHA Real Estate Mortgage)	\$135,981	\$159,340	\$1,587	I	2021
Totals	\$135,981	\$159,340	\$1,587		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

# Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/WYND (Retail Account)	\$0	\$1,000	0%	\$0	I	2019
Totals	\$0	\$0		\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SHELLPOINT MORTGAGE (FHA Real Estate Mortgage)	\$0	\$152,192	\$0	J	2019
MRC/UNITED WHOLESALE (FHA Real Estate Mortgage)	\$0	\$152,192	\$0	J	2019
Totals	\$0	\$304,384	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					