

Barry Brophy's Credit Summary

755 Credit Score	\$1,560/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: Barry Brophy	BARRY I BROPHY
Age: 38	
411 Braz St	411 BRAZ ST
Bonham, TX. 75418	BONHAM, TX. 75418

Categories	# / Balance
Revolving Accounts (Open)	1 / \$0
Real Estate (Open)	1 / \$152,809
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	8 / \$54,591
Miscellaneous Accounts (Open)	1 / \$1,875

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

Credit Factors

Total Rev Usage > 90%
Pay \$1125 so Accts < 40%
No Open Rev Credit Lines
No 3k+ Lines
Too Few Open Rev Accounts
Avg Age Open
No Closed Rev Depth
Closed Accnts Over 10k
Seasoned Closed Accounts
1+ Closed Rev Accnts
8+ Closed RE Accounts
1 Rev Late in 4+ yrs
No Rev Acct Open 10K 2yr
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

Inquires

FIRST UNITED BANK - 03/31/25

ADVANTAGE CREDIT,INC - 03/12/24

ADVANTAGE CREDIT,INC - 01/26/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	BOEING EMPLOYEES CU	Closed - 2/10/21	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$1,875	\$1,875	100%	\$0	I	2023
Credit Card Open Totals: (No Retail)	\$1,875	\$1,875	100%	\$0		
Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
No Line of Credit Accounts						
Real Estate Accounts	Balance	Limit		Payment	Resp	Age
MRC/UNITED WHOLESALE (FHA Real Estate Mortgage)	\$152,809	\$155,137		\$1,277	I	2024
Totals	\$152,809	\$155,137		\$1,277		
Installment Accounts	Balance	Limit		Payment	Resp	Age
CARMAX AUTO FINANCE (Auto)	\$13,011	\$13,722		\$283	I	2025
DEPT OF ED (Education Loan)	\$3,598	\$3,438		\$0	I	2013
DEPT OF ED (Education Loan)	\$5,529	\$4,375		\$0	I	2013
DEPT OF ED (Education Loan)	\$5,756	\$5,500		\$0	I	2012
DEPT OF ED (Education Loan)	\$9,185	\$7,000		\$0	I	2012
DEPT OF ED (Education Loan)	\$9,877	\$7,000		\$0	I	2011
DEPT OF ED (Education Loan)	\$5,661	\$5,500		\$0	I	2011
DEPT OF ED (Education Loan)	\$1,974	\$3,000		\$0	I	2008
Totals	\$54,591	\$49,535		\$283		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$1,875	\$1,875		\$0	I	2023
Totals	\$1,875	\$1,875		\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BOEING EMPLOYEES CU (Credit Card)	\$0	\$13,500	0%	\$0	I	2023
BOEING EMPLOYEES CU (Credit Card)	\$0	\$13,000	0%	\$0	I	2010
Totals	\$0	\$26,500	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					

Installment Accounts	Balance	Limit	Payment	Resp	Age
CARMAX AUTO FINANCE (Auto)	\$13,011	\$13,722	\$283	I	2025
DEPT OF ED (Education Loan)	\$3,598	\$3,438	\$0	I	2013
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Totals	\$54,591	\$49,535	\$283		

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No Miscellaneous Accounts					