

Emanuela Riddle's Credit Summary

619 Credit Score	\$776/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: Emanuela Riddle	EMANUELA RIDDLE
Age: 28	
1800 Post Rd	127 WAINSCOT OAK WAY
San Marcos, TX. 78666	SAN MARCOS, TX. 78666

Categories	# / Balance
Revolving Accounts (Open)	4 / \$8,146
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$26,177
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 / 0

Credit Factors

1 Over Limit Accnt
Total Rev Usage > 55%
Pay \$1412 so Accts < 40%
No Open Rev Credit Lines
Avg Age Open
No 5k+ Lines
1 Inq Last 4 Mo
Accounts Too New
1+ Closed Rev Accnts
No Open Mortgage
Light Closed Rev Depth
Drop Bad Auth User (CITICARDS CBNA)
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquiries

CAPITAL ONE - 06/28/25

CAP ONE VIA DEALER - 09/09/24

CAP ONE VIA DEALER - 05/20/24

CREDIT HUMAN FCU-IND - 05/20/24

ALLY FINANCIAL - 05/20/24

CORELOGIC CREDCO LLC - 02/14/24

INFORMATIVE RESEARCH - 02/09/24

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
RANDOLPH BROOKS FEDE (Credit Card)	\$1,555	\$1,500	104%	\$32	I	2025
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$857	\$1,000	86%	\$35	I	2025
CITICARDS CBNA (Flexible Spending Credit Card)	\$1,888	\$4,800	39%	\$41	I	2025
Credit Card Open Totals: (No Retail)	\$4,300	\$7,300	59%	\$108		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Flexible Spending Credit Card)	\$3,846	\$4,000	96%	\$96	A	2023
Totals	\$3,846	\$4,000	96%	\$96		

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
WESTLAKE FINANCIAL (Unsecured)	\$11,950	\$12,800	\$357	I	2025
TOYOTA FINANCIAL SER (Auto)	\$14,227	\$15,655	\$311	I	2024
Totals	\$26,177	\$28,455	\$668		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$1,730	0%	\$0	I	2023
DISCOVER CARD (Credit Card)	\$0	\$2,000	0%	\$0	I	2016
Totals	\$0	\$2,000	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
WESTLAKE FINANCIAL (Unsecured)	\$11,950	\$12,800	\$357	I	2025
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Totals	\$26,177	\$28,455	\$668		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					