

## German Torres's Credit Summary

<b>622</b> Credit Score	<b>\$32/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: German Torres	GERMAN SORIANO TORREZ
Age: 48	
1325 Royal St	6744 WOODLEY AVE APT 10
Arvin, CA. 93203	VAN NUYS, CA. 91406

Categories	# / Balance
Revolving Accounts (Open)	3 / \$77
Real Estate (Open)	0 / \$0
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)	0
Late Pays (Last 2/2+ Years)	1 / 0

### Credit Factors

Past Due Not Late  
1 Rev Late in 0-3 mo  
No Open 1k+ Lines  
No Open Rev Credit Lines  
Too Few Open Rev Accounts  
1 Too Many Retail Accounts  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
Ok Closed Rev Depth  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

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Late Pays	Account	Status	Past Due
Past Due - 09/25	MACYS/CITIBANK NA	Open	\$45

## Open Accounts

Category	Sub-Category	Balance	Limit	%	Payment	Resp	Age
Revolving Accounts							
THD/CBNA (Retail Account)		\$0	\$700	0%	\$0	I	2019
MACYS/CITIBANK NA (Retail Account)		\$77	\$1,700	5%	\$32	I	2018
Credit Card Open Totals: (No Retail)		\$77	\$0		\$32		
Line of Credit Accounts							
No Line of Credit Accounts							
Real Estate Accounts							
No Real Estate Accounts							
Installment Accounts							
No Installment Accounts							
Miscellaneous Accounts							
No Miscellaneous Accounts							

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$1,237	0%	\$0	I	2018
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2010
SYNCB/JC PENNEYS (Retail Account)	\$0	\$124	0%	\$0	I	2008
SYNCB/LOWES (Retail Account)	\$0	\$2,000	0%	\$0	I	2009
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>		<b>\$0</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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					