

David Bunch Serrano's Credit Summary

694 Credit Score	\$2,504/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: David Bunch Serrano	DAVID BUNCH
Age: 35	
2944 Conner Ln	1303 SANTA ROSA DR APT 103
Kissimmee, FL. 34741	KISSIMMEE, FL. 34741

Categories	# / Balance
Revolving Accounts (Open)	9 / \$37,504
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$28,792
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)	0 / 0

Credit Factors

Total Rev Usage > 55%
Pay \$15973 so Accts < 40%
No Closed Rev Depth
Less than 5 yrs
7k+ line for 10+yr
Ok Open Rev Depth
3+ Closed Rev Accnts
8+ Rev Accnts with Balances
No Open Mortgage

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/GUITAR CENTER (Retail Account)	\$2,396	\$3,500	68%	\$84	I	2024
SYNCB/AMAZON PLCC (Retail Account)	\$1,104	\$2,500	44%	\$60	I	2024
SYNCB/Sweetwater Sou (Retail Account)	\$5,117	\$7,000	73%	\$180	I	2021
SYNCB/ADORAMA EDGE (Retail Account)	\$2,938	\$4,500	65%	\$177	I	2021
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$591	\$11,000	5%	\$49	I	2023
APPLE CARD - GS BANK (Credit Card)	\$9,114	\$9,300	98%	\$289	I	2021
SYNCB/PAYPAL (Credit Card)	\$2,616	\$5,550	47%	\$119	I	2019
SYNCB/PAYPAL CREDIT (Credit Card)	\$3,174	\$5,000	63%	\$108	I	2019
NAVY FEDERAL CREDIT (Credit Card)	\$10,454	\$15,000	70%	\$353	I	2015
Credit Card Open Totals: (No Retail)	\$37,504	\$45,850	82%	\$1,419		
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
NAVY FEDERAL CREDIT (Auto)	\$12,808	\$23,696		\$424	I	2022
NAVY FEDERAL CREDIT (Unsecured)	\$15,984	\$26,000		\$661	I	2022
Totals	\$28,792	\$49,696		\$1,085		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ASHLEY HOME ST (Retail Account)	\$0	\$2,200	0%	\$0	I	2021
SYNCB/GUITAR CENTER (Retail Account)	\$0	\$500	0%	\$0	I	2019
SYNCB/B&H PHOTO (Retail Account)	\$0	\$1,250	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2019
Bank of America (Credit Card)	\$0	\$500	0%	\$0	I	2015
Totals	\$0	\$1,000	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
NAVY FEDERAL CREDIT (Auto)	\$12,808	\$23,696	\$424	I	2022
NAVY FEDERAL CREDIT (Unsecured)	\$15,984	\$26,000	\$661	I	2022
Totals	\$28,792	\$49,696	\$1,085		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					