

Bryan Wimpy's Credit Summary

527	\$1,036/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Bryan Wimpy	BRYAN DAVID WIMPY SR
Age: 49	
3070 Lakecrest Cir	3070 LAKECREST CIR STE 400
Lexington, KY. 40513	LEXINGTON, KY. 40513

Categories	# / Balance
Revolving Accounts (Open)	21 / \$25,304
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	10 / \$56,881
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	12 / 10
Inquires (Last 6 Months)	2
Late Pays (Last 2/2+ Years)	6 / 5

Credit Factors

6 Charged Off Accts
3 Charged Off Accts
4 Charged Off Accts
4 Unpaid Collection(s)
\$16320 Unpaid Collection(s)
7 Over Limit Acctn
Total Rev Usage > 90%
Past Due Not Late
Pay \$12355 so Accts < 40%
8 Chrgd Off Rev Accts
2 Rev Lates in 4-6 mo
2 Rev Lates in 6-12 mo
\$3029 Unpaid Collections
4 Rev Lates in 2-4 yrs
1 RE Late in 4-6 mo
No 5k+ Lines
1 Chrgd Off RE Acct
1 Inq Last 4 Mo
Less than 5 yrs
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Military Affiliated
Seasoned Closed Accounts
Closed Accnts Over 5k
8+ Rev Accnts with Balances
In Credit Counseling
No Open Mortgage
1 Rev Late in 4+ yrs
Drop Bad Auth User (BEST BUY/CBNA, and C
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Inq Last 4-5 mo

1 Total Inq 2-4 Mo

1 Total Inqs 4-5 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
SYNCB/CARE CREDIT	Charged off account.	Open	2022	\$5,148
CRDT FIRST	Charged off account. Account closed by credit gr	Open	2020	\$1,680
JEFFERSON CAPITAL LL	Collection account.	Open	2024	\$687
LVNV FUNDING LLC	Collection account.	Open	2024	\$876
JEFFERSON CAPITAL LL	Collection account.	Open	2024	\$479
LVNV FUNDING LLC	Collection account.	Open	2024	\$987
FEB/OPPLOANS	Charged off account.	Open	2023	\$3,776
UPLIFT / CB	Charged off account. Fixed rate.	Open	2023	\$78
FIRST PREMIER	Account closed at consumers request. Charged i	Open	2022	\$798
APPLIED BANK	Charged off account.	Open	2021	\$421
GOODYEAR TIRE/CBNA	Charged off account. Account closed by credit gr	Closed - 8/21/25	2022	\$747
STAPLES-C/CBNA	Account paid for less than full balance. Paid chal	Closed - 8/21/25	2022	\$0
THD/CBNA	Account paid for less than full balance. Paid chal	Closed - 8/14/25	2022	\$0
Zales Credit Card	Account paid for less than full balance.	Closed - 8/19/24	2022	\$0
SHELL/CBNA	Charged off account. Account closed by credit gr	Closed - 8/28/25	2020	\$643
Continental Finance	Charged off account.	Closed - 6/18/24	2023	\$0
PROSPER MARKETPLACE	Account paid for less than full balance. Fixed rat	Closed - 5/31/24	2022	\$0
UPLIFT / CB	Paid charge off. Fixed rate.	Closed - 4/30/24	2023	\$0
UPLIFT / CB	Paid charge off. Fixed rate.	Closed - 4/30/24	2023	\$0
THE BANK OF MISSOURI	Account closed at consumers request. Charged i	Closed - 4/5/24	2021	\$0
UPLIFT, INC.	Paid charge off. Fixed rate.	Closed - 3/31/24	2022	\$0
ACHIEVE PERSONAL LOA	Account paid for less than full balance. Fixed rat	Closed - 4/14/21	2017	\$0

Inquiries

COMENITYCAPITAL/MIDA - 05/24/25

CAPITAL ONE - 05/02/25

Late Pays	Account	Status	Past Due

60 - 06/25	SALLIE MAE	Open
30 - 03/24	COMENITY BANK/ANNTYL	Closed - 1/12/25
90 - 05/25, 60 - 04/25, 30 - 03/25	LEAD BANK	Closed - 6/27/24
30 - 11/24 Lates +2yr: 1/30, 1/60	FIRST ACCESS / TBOM	Closed - 5/2/24
Lates +2yr: 1/30, 1/60	CB INDIGO	Closed - 4/1/22
Lates +2yr: 1/90+	USAA FEDERAL SAVINGS	Closed - 4/14/21

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Jared Preferred Card (Retail Account)	\$0	\$4,000	0%	\$0	I	2022
SYNCB/CARE CREDIT (Retail Account)	\$5,148	\$5,520	93%	\$0	I	2022
CRDT FIRST (Retail Account)	\$1,680	\$1,300	129%	\$0	I	2020
ARMY AIRFORCE EXCHAN (Retail Account)	\$860	\$2,400	36%	\$37	I	2020
WEBBANK/ONEMAIN (Credit Card)	\$1,434	\$1,500	96%	\$57	I	2025
TBOM CCIMC (Credit Card)	\$668	\$700	95%	\$40	I	2025
MERRICK BANK (Credit Card)	\$940	\$1,000	94%	\$38	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$259	\$300	86%	\$25	I	2025
TBOM MIL (Credit Card)	\$679	\$700	97%	\$40	I	2025
TBOM MIL (Credit Card)	\$900	\$1,000	90%	\$45	I	2024
AMERICAN EXPRESS (Credit Card)	\$3,614	\$3,100	117%	\$140	I	2022
FIRST PREMIER (Credit Card)	\$798	\$700	114%	\$0	I	2022
APPLE CARD - GS BANK (Credit Card)	\$753	\$750	100%	\$25	I	2021
APPLIED BANK (Credit Card)	\$421	\$500	84%	\$0	I	2021
CITICARDS CBNA (Secured Credit Card)	\$211	\$200	106%	\$41	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$692	\$900	77%	\$25	I	2016
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2013
GOODYEAR TIRE/CBNA (Retail Account)	\$747	\$500	149%	\$0	I	2022
SHELL/CBNA (Credit Card)	\$643	\$800	80%	\$0	I	2020
USAA FEDERAL SAVINGS (Secured Credit Card)	\$36	\$5,000	1%	\$36	I	2025
Credit Card Open Totals: (No Retail)	\$20,483	\$17,650	116%	\$549		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$4,821	\$4,800	100%	\$167	A	2018
Totals	\$4,821	\$0		\$167		

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
FEB/OPPLOANS (Unsecured)	\$3,776	\$3,776	\$0	I	2023
BEST EGG (Unsecured)	\$1,508	\$2,900	\$59	I	2023
UPLIFT / CB (Unsecured)	\$78	\$78	\$0	I	2023
SALLIE MAE (Education Loan)	\$10,319	\$9,200	\$153	J	2022
TOYOTA FINANCIAL SER (Auto)	\$7,320	\$14,309	\$311	I	2021
DEPT OF ED/AIDVANTAG (Education Loan)	\$33,880	\$30,134	\$0	I	2017
Totals	\$56,881	\$60,397			\$523

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
STAPLES-C/CBNA (Retail Account)	\$0	\$800	0%	\$0	I	2022
THD/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2022
SYNCB/LOWES (Retail Account)	\$0	\$330	0%	\$0	I	2022
Zales Credit Card (Retail Account)	\$0	\$1,200	0%	\$0	I	2022
OFFICE DEPOT/CBNA (Retail Account)	\$0	\$400	0%	\$0	I	2022
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$100	0%	\$0	I	2018
FINGERHUT/WEBBANK (Retail Account)	\$0	\$800	0%	\$0	I	2020
SYNCB/JC PENNEYS (Retail Account)	\$0	\$100	0%	\$0	I	2020
Vive Financial LLC (Credit Card)	\$0	\$3,059	0%	\$0	I	2021
Vive Financial LLC (Credit Card)	\$0	\$3,059	0%	\$0	I	2021
LEAD BANK (Secured Credit Card)	\$0	\$3,000	0%	\$0	I	2021
Continental Finance (Credit Card)	\$0	\$750	0%	\$0	I	2023
FIRST ACCESS / TBOM (Credit Card)	\$0	\$500	0%	\$0	I	2017
THE BANK OF MISSOURI (Credit Card)	\$0	\$1,350	0%	\$0	I	2021
FIRST PREMIER (Credit Card)	\$0	\$600	0%	\$0	I	2020
CREDIT ONE BANK (Credit Card)	\$0	\$400	0%	\$0	I	2018
ARMED FORCES BANK (Secured Credit Card)	\$0	\$2,942	0%	\$0	I	2021
TBOMRETAIL (Credit Card)	\$0	\$2,500	0%	\$0	I	2021
TBOMRETAIL (Credit Card)	\$0	\$2,500	0%	\$0	I	2021
TBOM MIL (Credit Card)	\$0	\$300	0%	\$0	I	2020
CB INDIGO (Credit Card)	\$0	\$300	0%	\$0	I	2018
FEB DESTINY (Credit Card)	\$0	\$300	0%	\$0	I	2020
USAA FEDERAL SAVINGS (Credit Card)	\$0	\$2,000	0%	\$0	I	2014
DISCOVER CARD (Credit Card)	\$0	\$5,000	0%	\$0	I	2000
DISCOVER CARD (Credit Card)	\$0	\$5,100	0%	\$0	I	1999
Totals	\$0	\$33,660	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age

No Line of Credit Accounts

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
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No Real Estate Accounts

Installment Accounts	Balance	Limit	Payment	Resp	Age
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FEB/OPPLOANS (Unsecured)	\$3,776	\$3,776	\$0	I	2023
BEST EGG (Unsecured)	\$1,508	\$2,900	\$59	I	2023
UPLIFT / CB (Unsecured)	\$78	\$78	\$0	I	2023
SALLIE MAE (Education Loan)	\$10,319	\$9,200	\$153	J	2022
TOYOTA FINANCIAL SER (Auto)	\$7,320	\$14,309	\$311	I	2021
DEPT OF ED/AIDVANTAG (Education Loan)	\$33,880	\$30,134	\$0	I	2017
Totals	\$56,881	\$60,397			\$523

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts
