

## Christine D Butcher's Credit Summary

<b>646</b>	<b>\$232/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Christine D Butcher	CHRISTINE BUTCHER
Age: 35	
150 W 225TH ST APT 25H	150 W 225TH ST APT 25H
BRONX, NY. 10463	BRONX, NY. 10463

Categories	# / Balance
Revolving Accounts (Open)	1 / \$4,558
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$14,497
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)	2 / 0

### Credit Factors

Total Rev Usage > 90%  
Pay \$2678 so Accts < 40%  
Too Few Open Rev Accounts  
1 RE Late in 6-12 mo  
1 RE Late in 4-6 mo  
No 5k+ Lines  
No Closed Rev Depth  
Ok Open Rev Depth  
2+ Closed Rev Accnts  
12+ Closed RE Accounts  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

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Late Pays	Account	Status	Past Due
120 - 04/25, 90 - 03/25	ED FINANCIAL/ESA	Open	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Credit Card)	\$4,558	\$4,700	97%	\$155	I	2018
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$4,558</b>	<b>\$4,700</b>	<b>97%</b>	<b>\$155</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
ED FINANCIAL/ESA (Education Loan)	\$6,535	\$6,399	\$77	I	2022
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,851	\$5,500	\$0	I	2011
DEPT OF ED/AIDVANTAG (Education Loan)	\$424	\$699	\$0	I	2011
DEPT OF ED/AIDVANTAG (Education Loan)	\$1,653	\$2,000	\$0	I	2009
DEPT OF ED/AIDVANTAG (Education Loan)	\$3,034	\$5,500	\$0	I	2009
<b>Totals</b>	<b>\$14,497</b>	<b>\$20,098</b>	<b>\$77</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SYNC BANK SPOR (Retail Account)	\$0	\$5,000	0%	\$0	I	2019
SYNCB/JC PENNEYS (Retail Account)	\$0	\$500	0%	\$0	I	2015
COMENITYBANK/VICTORI (Retail Account)	\$0	\$750	0%	\$0	I	2019
<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
ED FINANCIAL/ESA (Education Loan)	\$6,535	\$6,399	\$77	I	2022
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					