

Ariel Martinez's Credit Summary

671 Credit Score	\$1,894/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: Ariel Martinez	ARIEL MARTINEZ JR
Age: 37	
13944 SW 91st Ter	9070 SW 157TH PL
Miami, FL. 33186	MIAMI, FL. 33196

Categories	# / Balance
Revolving Accounts (Open)	8 / \$17,760
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	13 / \$73,275
Miscellaneous Accounts (Open)	1 / \$23,539

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	0 / 40

Credit Factors

\$1520 Unpaid Collection(s)
Total Rev Usage > 40%
Past Due Not Late
Pay \$2629 so Accts < 40%
1 Charged Off Accts
40 RE Lates in 2-4 yrs
No Closed Rev Depth
1 Inq Last 4 Mo
Less than 5 yrs
7k+ line for 8+ yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 5k
No Open Mortgage
Seasoned Closed Accounts
Drop Bad Auth User (AMERICAN EXPRESS, a
No Rev Acct Open 10K 2yr
1 Total Inq 0-2 Mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
SPACE COAST CU	Charged off account. Fixed rate.	Open	2017	\$1,520

Inquiries

CBNA - 08/29/25

GM FINANCIAL - 05/28/24

DADELAND AUTOMOTIVE, - 05/28/24

AMERICAN CREDIT ACCE - 11/06/23

CAP ONE VIA DEALER - 11/06/23

CARMAX AUTO FINANCE - 11/06/23

Late Pays	Account	Status	Past Due
Lates +2yr: 4/90+	DEPT OF ED	Open	
Lates +2yr: 4/90+	DEPT OF ED	Open	
Lates +2yr: 4/90+	DEPT OF ED	Open	
Lates +2yr: 4/90+	DEPT OF ED	Open	
Lates +2yr: 4/90+	DEPT OF ED	Open	
Lates +2yr: 4/90+	DEPT OF ED	Open	
Lates +2yr: 4/90+	DEPT OF ED	Open	
Lates +2yr: 4/90+	SLOAN/NELNET SERVICE	Open	
Lates +2yr: 2/90+	SLOAN/NELNET SERVICE	Open	
Lates +2yr: 4/90+	DEPT OF ED	Closed - 1/31/22	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SYNCHRONY NETW (Retail Account)	\$3,340	\$5,200	64%	\$73	I	2023
APPLE CARD - GS BANK (Credit Card)	\$0	\$4,000	0%	\$60	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$696	\$3,000	23%	\$25	I	2019
WELLS FARGO CARD SER (Credit Card)	\$4,369	\$7,500	58%	\$129	I	2016
Credit Card Open Totals: (No Retail)	\$8,405	\$14,500	58%	\$287		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$23,539	\$37,234	63%	\$0	A	2022
AMEX/DSNB (Credit Card)	\$0	\$2,000	0%	\$0	A	2020
JPMCB CARD SERVICES (Credit Card)	\$0	\$4,200	0%	\$0	A	2020
DISCOVER CARD (Credit Card)	\$9,355	\$11,500	81%	\$214	A	2015
Totals	\$32,894	\$54,934	60%	\$214		

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)	\$16,626	\$18,000	\$501	I	2025
DADE COUNTY EMPLOYEE (Auto)	\$30,308	\$45,411	\$720	I	2024
SPACE COAST CU (Auto)	\$1,520	\$1,520	\$0	I	2017
DEPT OF ED (Education Loan)	\$2,566	\$2,750	\$33	I	2011
DEPT OF ED (Education Loan)	\$2,733	\$2,750	\$36	I	2010
DEPT OF ED (Education Loan)	\$1,271	\$1,000	\$17	I	2010
DEPT OF ED (Education Loan)	\$2,566	\$2,750	\$33	I	2010
DEPT OF ED (Education Loan)	\$1,294	\$1,000	\$17	I	2010

DEPT OF ED (Education Loan)	\$4,472	\$4,500	\$59	I	2009
DEPT OF ED (Education Loan)	\$3,865	\$3,782	\$51	I	2009
DEPT OF ED (Education Loan)	\$2,662	\$2,000	\$36	I	2009
SLOAN/NELNET SERVICE (Education Loan)	\$855	\$2,000	\$44	I	2008
SLOAN/NELNET SERVICE (Education Loan)	\$2,537	\$3,500	\$60	I	2007
Totals	\$73,275	\$90,963	\$1,607		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$23,539	\$37,234	\$0	A	2022
Totals	\$23,539	\$37,234	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ROOMS TO GO (Retail Account)	\$0	\$1,500	0%	\$0	J	2017
CRDT FIRST (Retail Account)	\$0	\$900	0%	\$0	I	2017
TIME INVESTMENT COMP (Line of Credit)	\$0	\$6,579	0%	\$0	J	2020
CREDIT ONE BANK (Credit Card)	\$0	\$400	0%	\$0	I	2021
BESTBUY/CBNA (Credit Card)	\$0	\$500	0%	\$0	I	2017
Totals	\$0	\$900	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
TIME INVESTMENT COMP (Line of Credit)	\$0	\$6,579	\$0	J	2020
Totals	\$0	\$0	\$0		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$16,626	\$18,000	\$501	I	2025
DADE COUNTY EMPLOYEE (Auto)	\$30,308	\$45,411	\$720	I	2024
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SLOAN/NELNET SERVICE (Education Loan)	\$855	\$2,000	\$44	I	2008
SLOAN/NELNET SERVICE (Education Loan)	\$2,537	\$3,500	\$60	I	2007

Totals	\$73,275	\$90,963	\$1,607
Miscellaneous Accounts			
ESUSU/PROGRESS RESID (Rental Agreement)	\$0	\$3,655	\$0 J 2022
Totals	\$0	\$3,655	\$0