

## Daniel Zofness's Credit Summary

<b>617</b> Credit Score	<b>\$646/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: Daniel Zofness	DANIEL M ZOFNESS
Age: 42	
589 Brookhaven Ct	530 ANGENETTE AVE
Saint Louis, MO. 63122	SAINT LOUIS, MO. 63122

Categories	# / Balance
Revolving Accounts (Open)	4 / \$7,719
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$18,100
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 / 12

### Credit Factors

Current Lates (FIRST COMMUNITY FC V)  
Total Rev Usage > 55%  
Pay \$3496 so Accts < 40%  
1 Rev Late in 0-3 mo  
Avg Age Open  
Light Open Rev Depth  
No Closed Rev Depth  
6 RE Lates in 2-4 yrs  
6 RE Lates in 4+ yrs  
No 7.5k+ Lines  
Accounts Too New  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

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Late Pays	Account	Status	Past Due
30 - 07/25	FIRST COMMUNITY FC V	Open	
Lates +2yr: 6/30	FIRST COMMUNITY CRED	Closed - 12/31/22	
Lates +2yr: 6/90+	MO CHILD SUPPORT ENF	Closed - 12/27/19	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SLEEP NUMBER (Retail Account)	\$1,538	\$2,700	57%	\$75	I	2024
FIRST COMMUNITY FC V (Credit Card)	\$4,556	\$5,000	91%	\$91	I	2024
Bank of America (Credit Card)	\$962	\$1,200	80%	\$35	I	2024
BARCLAYS BANK DELAWA (Credit Card)	\$663	\$3,600	18%	\$30	I	2024
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$7,719</b>	<b>\$9,800</b>	<b>79%</b>	<b>\$231</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
FIRST COMMUNITY CRED (Auto)	\$18,100	\$19,580	\$415	I	2025
<b>Totals</b>	<b>\$18,100</b>	<b>\$19,580</b>	<b>\$415</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
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
FIRST COMMUNITY CRED (Auto)	\$18,100	\$19,580		\$415	I	2025
Totals	\$18,100	\$19,580		\$415		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
MO CHILD SUPPORT ENF (Family Support)	\$0	\$0		\$0	I	2016
Totals	\$0	\$0		\$0		