

Roy Kennedy's Credit Summary

635	\$210/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Roy Kennedy	ROY A KENNEDY
Age: 67	
22410 Jamaica Ave	22410 JAMAICA AVE APT 2D
Queens Village, NY. 11428	QUEENS VILLAGE, NY. 11428

Categories	# / Balance
Revolving Accounts (Open)	4 / \$1,568
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$4,838
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	4 / 0

Credit Factors

1 Unpaid Collection
\$747 Unpaid Collection(s)
Total Rev Usage > 75%
Past Due Not Late
Pay \$808 so Accts < 40%
No Open Rev Credit Lines
2 Rev Lates in 6-12 mo
1 Charged Off Accts
No 3k+ Lines
No Closed Rev Depth
1 RE Late in 6-12 mo
Avg Age Open
\$747 Unpaid Collections
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CREDIT CORP SOLUTION	Collection account. Fixed rate.	Open	2024	\$747

Late Pays	Account	Status	Past Due
60 - 11/24, 30 - 10/24	KIKOFF LENDING, LLC	Open	
30 - 11/24, 30 - 09/23	TEACHERS FEDERAL CRE	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KIKOFF LENDING, LLC (Retail Account)	\$0	\$750	0%	\$0	I	2022
TBOM MIL (Credit Card)	\$773	\$1,000	77%	\$40	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$795	\$900	88%	\$47	I	2021
Credit Card Open Totals: (No Retail)	\$1,568	\$1,900	83%	\$87		

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
JOVIA FINANCIAL CRED (Secured)	\$2,824	\$5,700	\$100	I	2023
TEACHERS FEDERAL CRE (Secured)	\$2,014	\$2,500	\$23	I	2023
Totals	\$4,838	\$8,200	\$123		

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
----------------------	---------	-------	--	---------	------	-----

JOVIA FINANCIAL CRED (Secured)	\$2,824	\$5,700		\$100	I	2023
--------------------------------	---------	---------	--	-------	---	------

TEACHERS FEDERAL CRE (Secured)	\$2,014	\$2,500		\$23	I	2023
--------------------------------	---------	---------	--	------	---	------

Totals	\$4,838	\$8,200		\$123		
--------	---------	---------	--	-------	--	--

Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
------------------------	---------	-------	--	---------	------	-----

SSA/OFFICE OF FINANC (Govt Overpayment)	\$0	\$4,387		\$0	I	2013
---	-----	---------	--	-----	---	------

Totals	\$0	\$4,387		\$0		
--------	-----	---------	--	-----	--	--