

Erick Contreras's Credit Summary

661 Credit Score	\$1,106/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Erick Contreras	ERICK CONTRERAS
Age: 27	
18208 E Woodcroft St	18208 E WOODCROFT ST
Azusa, CA. 91702	AZUSA, CA. 91702

Categories	# / Balance
Revolving Accounts (Open)	4 / \$6,376
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$16,033
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)	0 / 0

Credit Factors

\$657 Unpaid Collection(s)
2 Over Limit Acnt
Total Rev Usage > 75%
Past Due Not Late
Pay \$3268 so Accts < 40%
1 Chrgd Off Rev Acct
No Closed Rev Depth
No 5k+ Lines
Less than 5 yrs
Ok Open Rev Depth
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
WELLS FARGO CARD SER	Charged off account. Account closed by credit gr	Open	2016	\$657

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WEBBANK/ONEMAIN (Credit Card)	\$3,035	\$3,000	101%	\$102	I	2023
SYNCB/PAYPAL (Credit Card)	\$1,719	\$3,070	56%	\$30	I	2023
CREDIT ONE BANK (Credit Card)	\$965	\$1,200	80%	\$49	I	2022
WELLS FARGO CARD SER (Credit Card)	\$657	\$500	131%	\$0	I	2016
Credit Card Open Totals: (No Retail)	\$6,376	\$7,770	82%	\$181		

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)	\$12,160	\$12,800	\$356	I	2025
UPGRADE INC (Unsecured)	\$163	\$350	\$39	I	2025
AMERICAN HONDA FINAN (Auto Lease)	\$3,710	\$17,232	\$530	I	2023
Totals	\$16,033	\$30,382	\$925		

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
WESTLAKE FINANCIAL (Unsecured)	\$12,160	\$12,800		\$356	I	2025
UPGRADE INC (Unsecured)	\$163	\$350		\$39	I	2025
AMERICAN HONDA FINAN (Auto Lease)	\$3,710	\$17,232		\$530	I	2023
Totals	\$16,033	\$30,382		\$925		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						