

Jeffrey Benson's Credit Summary

649	\$1,627/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Jeffrey Benson	JEFFREY D BENSON
Age: 51	
10501 Guadalajara Ave NE	10501 GUADALAJARA AVE NE
Albuquerque, NM. 87111	ALBUQUERQUE, NM. 87111

Categories	# / Balance
Revolving Accounts (Open)	6 / \$51,348
Real Estate (Open)	1 / \$145,125
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

1 Unpaid Collection
\$39188 Unpaid Collection(s)
4 Over Limit Acctnt
Total Rev Usage > 90%
Pay \$45148 so Accts < 40%
5 Chrgd Off Rev Accts
1 Charged Off Accts
\$25450 Unpaid Collections
4 RE Lates in 12-24 mo
Rev Bal > \$50,000
7k+ line for 12+yrs
Great Closed Rev Depth
Existing Open Mortgage
Ok Open Rev Depth
3+ Closed Rev Acnts
Seasoned Closed Accounts
Closed Acnts Over 10k
Military Affiliated
Paid Off 200k+ RE/RE

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
LENDINGCLUB BANK	Consumer disputes this account information.	Open	2022	\$25,450
SYNCB/LOWES	Charged off account.	Closed - 8/28/25	2009	\$7,720
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Closed - 8/28/25	2021	\$2,831
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Closed - 8/28/25	2016	\$953
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Closed - 8/28/25	2012	\$20,278
Bank of America	Charged off account. Account closed by credit gr	Closed - 8/28/25	2019	\$7,406
LENDINGCLUB BANK NA	Charged off account. Fixed rate.	Closed - 8/28/25	2021	\$0

Late Pays	Account	Status	Past Due
30 - 09/24, 30 - 08/24, 30 - 07/24, 30 - 06/24	FREEDOM MORTGAGE	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
DILLARDS/CBNA (Retail Account)	\$93	\$600	16%	\$30	I	2008
WEBBANK/ONEMAIN (Credit Card)	\$0	\$1,500	0%	\$0	I	2025
AMERICAN EXPRESS (Credit Card)	\$546	\$6,600	8%	\$47	I	2019
USAA FEDERAL SAVINGS (Flexible Spending Credit Card)	\$5,929	\$12,100	49%	\$141	I	2009
CAPITAL ONE BANK USA (Credit Card)	\$977	\$1,770	55%	\$15	I	2008
CAPITAL ONE BANK USA (Credit Card)	\$13	\$2,000	1%	\$13	I	2007
SYNCB/LOWES (Retail Account)	\$7,720	\$6,660	116%	\$0	I	2009
SYNCB/CARE CREDIT (Retail Account)	\$4,602	\$5,460	84%	\$152	I	2021
JPMCB CARD SERVICES (Business Credit Card (individual has primary responsibility))	\$2,831	\$1,900	149%	\$0	I	2021
JPMCB CARD SERVICES (Credit Card)	\$953	\$500	191%	\$0	I	2016
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$20,278	\$17,500	116%	\$0	I	2012
Bank of America (Credit Card)	\$7,406	\$8,000	93%	\$0	I	2019
Credit Card Open Totals: (No Retail)	\$51,348	\$51,870	99%	\$398		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FREEDOM MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$145,125	\$167,333	\$1,381	J	2020
Totals	\$145,125	\$167,333	\$1,381		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$0	\$3,100	0%	\$0	I	2021
COMENITY BANK/EDDIEB (Retail Account)	\$0	\$500	0%	\$0	I	2013
SYNCB/CLOCKWORKS ROY (Retail Account)	\$0	\$6,600	0%	\$0	I	2010
SYNCB/PAYPAL (Credit Card)	\$0	\$1,500	0%	\$0	I	2019
BEST BUY/CBNA (Credit Card)	\$0	\$500	0%	\$0	I	2008
WELLS FARGO CARD SER (Credit Card)	\$0	\$1,000	0%	\$0	I	2006
Totals	\$0	\$3,000	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FREEDOM MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$167,810	\$0	J	2019
FREEDOM MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$204,244	\$0	J	2011
OCWEN LOAN SERVICING (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$204,244	\$0	J	2011
Totals	\$0	\$576,298	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					