

# Brandon Link's Credit Summary

<b>703</b>	<b>\$706/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

<b>Report Date: 09/01/2025</b>	<b>Credit Report</b>
Name: Brandon Link	BRANDON P LINK
Age: 34	
8805 Hunting Ln	7376 EDEN BROOK DR APT 533
Laurel, MD. 20708	COLUMBIA, MD. 21046

<b>Categories</b>	<b># / Balance</b>
Revolving Accounts (Open)	1 / \$0
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	11 / \$33,586
Miscellaneous Accounts (Open)	0 / \$0

<b>Credit Alerts</b>	<b>#</b>
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 5

## Credit Factors

No Open 1k+ Lines  
No Open Rev Credit Lines  
Too Few Open Rev Accounts  
3 Rev Lates in 4+ yrs  
1 Rev Late in 2-4 yrs  
1 Too Many Retail Accounts  
Good Closed Rev Depth  
3+ Closed Rev Acnts  
10+ Closed RE Accounts  
Seasoned Closed Accounts  
Closed Acnts Over 5k  
1 RE Late in 4+ yrs  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	TRUIST BANK	Open	
Lates +2yr: 2/30, 1/60	JPMCB CARD SERVICES	Closed - 9/25/20	
Lates +2yr: 1/30	NISSAN MOTOR ACCEPTA	Closed - 1/31/20	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
TRUIST BANK (Line of Credit)	\$0	\$2,500	0%	\$0	I	2013
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$0</b>	<b>\$0</b>		<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
TRUIST BANK (Line of Credit)	\$0	\$2,500	\$0	I	2013
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$7,220	\$7,500	\$215	I	2024
LIGHTSTREAM (Unsecured)	\$18,554	\$20,000	\$351	I	2024
DEPT OF ED (Education Loan)	\$1,281	\$2,750	\$24	I	2012
DEPT OF ED (Education Loan)	\$529	\$1,000	\$9	I	2012
DEPT OF ED (Education Loan)	\$1,056	\$2,000	\$18	I	2012
DEPT OF ED (Education Loan)	\$529	\$1,155	\$10	I	2011
DEPT OF ED (Education Loan)	\$828	\$1,488	\$14	I	2011
DEPT OF ED (Education Loan)	\$730	\$1,548	\$13	I	2010
DEPT OF ED (Education Loan)	\$1,017	\$1,722	\$18	I	2010
DEPT OF ED (Education Loan)	\$1,108	\$1,754	\$20	I	2009
DEPT OF ED (Education Loan)	\$734	\$1,489	\$14	I	2009
<b>Totals</b>	<b>\$33,586</b>	<b>\$42,406</b>	<b>\$706</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CRDT FIRST (Retail Account)	\$0	\$2,200	0%	\$0	I	2017
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$2,210	0%	\$0	I	2013
THD/CBNA (Retail Account)	\$0	\$2,000	0%	\$0	I	2017
Cap1/KOHL'S DEPARTMENT (Retail Account)	\$0	\$300	0%	\$0	I	2012
DISCOVER CARD (Credit Card)	\$0	\$7,000	0%	\$0	I	2018
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$1,000	0%	\$0	I	2016
<b>Totals</b>	<b>\$0</b>	<b>\$8,000</b>	<b>0%</b>	<b>\$0</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
WESTLAKE FINANCIAL (Unsecured)	\$7,220	\$7,500	\$215	I	2024
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts

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