

Isaac Wescott's Credit Summary

662 Credit Score	\$957/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Isaac Wescott	ISAAC WESCOTT
Age: 34	
7410 W Selma Ave	9405 CONGRESS PARK AVE
Summit Argo, IL. 60501	BROOKFIELD, IL. 60513

Categories	# / Balance
Revolving Accounts (Open)	9 / \$9,326
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$26,047
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 75%
Pay \$4844 so Accts < 40%
2 Inq Last 4 Mo
Light Open Rev Depth
No Closed Rev Depth
Avg Age Open
No 5k+ Lines
2+ Closed Rev Accnts
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Total Inq 0-2 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquiries

CITIBANK NA., BEST B - 07/27/25

CAPITAL ONE BANK USA - 05/31/25

CAPITAL ONE BANK USA - 01/21/25

CITIBANK NA., BEST B - 07/20/24

CITIBANK NA/THD - 02/10/24

CBNA - 01/10/24

CAP ONE VIA DEALER - 10/11/23

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$801	\$1,000	80%	\$30	I	2024
Zales Credit Card (Retail Account)	\$1,288	\$1,900	68%	\$46	I	2022
BESTBUY/CBNA (Credit Card)	\$2,400	\$2,000	120%	\$30	I	2025
CITICARDS CBNA (Flexible Spending Credit Card)	\$2,260	\$3,300	68%	\$71	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$59	\$400	15%	\$25	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2022
CB INDIGO (Credit Card)	\$3	\$300	1%	\$3	I	2022
PROSPER/COASTAL COMM (Credit Card)	\$1,496	\$2,100	71%	\$61	I	2022
AVANT / WEBBANK (Credit Card)	\$511	\$750	68%	\$25	I	2022
TBOM MIL (Credit Card)	\$227	\$700	32%	\$40	I	2024
CREDIT ONE BANK (Credit Card)	\$281	\$900	31%	\$30	I	2022
Credit Card Open Totals: (No Retail)	\$9,326	\$10,750	87%	\$361		

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
ALLY FINANCIAL (Auto)	\$25,525	\$33,015	\$635	J	2023
ALLY FINANCIAL (Auto)	\$522	\$22,176	\$31	J	2022
Totals	\$26,047	\$55,191	\$666		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/BANANA REPUBLI (Retail Account)	\$0	\$300	0%	\$0	I	2016
Totals	\$0	\$0		\$0		

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
ALLY FINANCIAL (Auto)	\$25,525	\$33,015	\$635	J	2023
ALLY FINANCIAL (Auto)	\$522	\$22,176	\$31	J	2022
Totals	\$26,047	\$55,191	\$666		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					