

Paul Simmons's Credit Summary

663 Credit Score	\$992/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: Paul Simmons	PAUL T SIMMONS
Age: 47	
4160 W Walsh Pl	4160 W WALSH PL
Denver, CO. 80219	DENVER, CO. 80219

Categories	# / Balance
Revolving Accounts (Open)	2 / \$11,184
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$53,015
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 90%
Pay \$1529 so Accts < 40%
No 3k+ Lines
No Closed Rev Depth
Too Few Open Rev Accounts
Less than 5 yrs
Ok Open Rev Depth
No Open Mortgage
Drop Bad Auth User (JPMCB CARD SERVICES)
No Rev Acct Open 10K 2yr

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/PAYPAL (Credit Card)	\$2,529	\$2,500	101%	\$73	I	2021
Credit Card Open Totals: (No Retail)	\$2,529	\$2,500	101%	\$73		
Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$8,655	\$9,000	96%	\$237	A	2016
Totals	\$8,655	\$9,000	96%	\$237		
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
DEPT OF ED/AIDVANTAG (Education Loan)	\$30,150	\$30,269		\$248	I	2025
WESTLAKE FINANCIAL (Unsecured)	\$17,502	\$18,000		\$527	I	2024
GS LOAN SRVC/BMO HAR (Unsecured)	\$5,363	\$8,832		\$144	J	2022
Totals	\$53,015	\$57,101		\$919		
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
DEPT OF ED/AIDVANTAG (Education Loan)	\$30,150	\$30,269		\$248	I	2025
WESTLAKE FINANCIAL (Unsecured)	\$17,502	\$18,000		\$527	I	2024
GS LOAN SRVC/BMO HAR (Unsecured)	\$5,363	\$8,832		\$144	J	2022
Totals	\$53,015	\$57,101		\$919		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						