

Bryan Wimpy's Credit Summary

527	\$1,036/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Bryan Wimpy	BRYAN DAVID WIMPY SR
Age: 49	
3070 Lakecrest Cir	3070 LAKECREST CIR STE 400
Lexington, KY. 40513	LEXINGTON, KY. 40513

Categories	# / Balance
Revolving Accounts (Open)	21 / \$25,304
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	10 / \$56,881
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	12 / 10
Inquires (Last 6 Months)	2
Late Pays (Last 2/2+ Years)	6 / 5

Credit Factors

6 Charged Off Accts
3 Charged Off Accts
4 Charged Off Accts
4 Unpaid Collection(s)
\$16320 Unpaid Collection(s)
7 Over Limit Acct
Total Rev Usage > 90%
Past Due Not Late
Pay \$12355 so Accts < 40%
8 Chrgd Off Rev Accts
2 Rev Lates in 4-6 mo
2 Rev Lates in 6-12 mo
\$3029 Unpaid Collections
4 Rev Lates in 2-4 yrs
1 RE Late in 4-6 mo
No 5k+ Lines
1 Chrgd Off RE Acct
1 Inq Last 4 Mo
Less than 5 yrs
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accts
Military Affiliated
Seasoned Closed Accounts
Closed Accts Over 5k
8+ Rev Accts with Balances
In Credit Counseling
No Open Mortgage
1 Rev Late in 4+ yrs
Drop Bad Auth User (BEST BUY/CBNA, and C
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Inq Last 4-5 mo

1 Total Inq 2-4 Mo

1 Total Inqs 4-5 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
SYNCB/CARE CREDIT	Charged off account.	Open	2022	\$5,148
CRDT FIRST	Charged off account. Account closed by credit gr	Open	2020	\$1,680
JEFFERSON CAPITAL LL	Collection account.	Open	2024	\$687
LVNV FUNDING LLC	Collection account.	Open	2024	\$876
JEFFERSON CAPITAL LL	Collection account.	Open	2024	\$479
LVNV FUNDING LLC	Collection account.	Open	2024	\$987
FEB/OPPLOANS	Charged off account.	Open	2023	\$3,776
UPLIFT / CB	Charged off account. Fixed rate.	Open	2023	\$78
FIRST PREMIER	Account closed at consumers request. Charged o	Open	2022	\$798
APPLIED BANK	Charged off account.	Open	2021	\$421
GOODYEAR TIRE/CBNA	Charged off account. Account closed by credit gr	Closed - 8/21/25	2022	\$747
STAPLES-C/CBNA	Account paid for less than full balance. Paid char	Closed - 8/21/25	2022	\$0
THD/CBNA	Account paid for less than full balance. Paid char	Closed - 8/14/25	2022	\$0
Zales Credit Card	Account paid for less than full balance.	Closed - 8/19/24	2022	\$0
SHELL/CBNA	Charged off account. Account closed by credit gr	Closed - 8/28/25	2020	\$643
Continental Finance	Charged off account.	Closed - 6/18/24	2023	\$0
PROSPER MARKETPLACE	Account paid for less than full balance. Fixed rat	Closed - 5/31/24	2022	\$0
UPLIFT / CB	Paid charge off. Fixed rate.	Closed - 4/30/24	2023	\$0
UPLIFT / CB	Paid charge off. Fixed rate.	Closed - 4/30/24	2023	\$0
THE BANK OF MISSOURI	Account closed at consumers request. Charged o	Closed - 4/5/24	2021	\$0
UPLIFT, INC.	Paid charge off. Fixed rate.	Closed - 3/31/24	2022	\$0
ACHIEVE PERSONAL LOA	Account paid for less than full balance. Fixed rat	Closed - 4/14/21	2017	\$0

Inquires

COMENITYCAPITAL/MIDA - 05/24/25

CAPITAL ONE - 05/02/25

Late Pays	Account	Status	Past Due
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60 - 06/25	SALLIE MAE	Open
30 - 03/24	COMENITY BANK/ANNTYL	Closed - 1/12/25
90 - 05/25, 60 - 04/25, 30 - 03/25	LEAD BANK	Closed - 6/27/24
30 - 11/24	FIRST ACCESS / TBOM	Closed - 5/2/24
Lates +2yr: 1/30, 1/60		
Lates +2yr: 1/30, 1/60	CB INDIGO	Closed - 4/1/22
Lates +2yr: 1/90+	USAA FEDERAL SAVINGS	Closed - 4/14/21

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Jared Preferred Card (Retail Account)	\$0	\$4,000	0%	\$0	I	2022
SYNCB/CARE CREDIT (Retail Account)	\$5,148	\$5,520	93%	\$0	I	2022
CRDT FIRST (Retail Account)	\$1,680	\$1,300	129%	\$0	I	2020
ARMY AIRFORCE EXCHAN (Retail Account)	\$860	\$2,400	36%	\$37	I	2020
WEBBANK/ONEMAIN (Credit Card)	\$1,434	\$1,500	96%	\$57	I	2025
TBOM CCIMC (Credit Card)	\$668	\$700	95%	\$40	I	2025
MERRICK BANK (Credit Card)	\$940	\$1,000	94%	\$38	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$259	\$300	86%	\$25	I	2025
TBOM MIL (Credit Card)	\$679	\$700	97%	\$40	I	2025
TBOM MIL (Credit Card)	\$900	\$1,000	90%	\$45	I	2024
AMERICAN EXPRESS (Credit Card)	\$3,614	\$3,100	117%	\$140	I	2022
FIRST PREMIER (Credit Card)	\$798	\$700	114%	\$0	I	2022
APPLE CARD - GS BANK (Credit Card)	\$753	\$750	100%	\$25	I	2021
APPLIED BANK (Credit Card)	\$421	\$500	84%	\$0	I	2021
CITICARDS CBNA (Secured Credit Card)	\$211	\$200	106%	\$41	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$692	\$900	77%	\$25	I	2016
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2013
GOODYEAR TIRE/CBNA (Retail Account)	\$747	\$500	149%	\$0	I	2022
SHELL/CBNA (Credit Card)	\$643	\$800	80%	\$0	I	2020
USAA FEDERAL SAVINGS (Secured Credit Card)	\$36	\$5,000	1%	\$36	I	2025
Credit Card Open Totals: (No Retail)	\$20,483	\$17,650	116%	\$549		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$4,821	\$4,800	100%	\$167	A	2018
Totals	\$4,821	\$0		\$167		

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

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
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FEB/OPPLOANS (Unsecured)	\$3,776	\$3,776	\$0	I	2023
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BEST EGG (Unsecured)	\$1,508	\$2,900	\$59	I	2023
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UPLIFT / CB (Unsecured)	\$78	\$78	\$0	I	2023
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SALLIE MAE (Education Loan)	\$10,319	\$9,200	\$153	J	2022
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TOYOTA FINANCIAL SER (Auto)	\$7,320	\$14,309	\$311	I	2021
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DEPT OF ED/AIDVANTAG (Education Loan)	\$33,880	\$30,134	\$0	I	2017
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Totals	\$56,881	\$60,397	\$523		
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
STAPLES-C/CBNA (Retail Account)	\$0	\$800	0%	\$0	I	2022
THD/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2022
SYNCB/LOWES (Retail Account)	\$0	\$330	0%	\$0	I	2022
Zales Credit Card (Retail Account)	\$0	\$1,200	0%	\$0	I	2022
OFFICE DEPOT/CBNA (Retail Account)	\$0	\$400	0%	\$0	I	2022
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$100	0%	\$0	I	2018
FINGERHUT/WEBBANK (Retail Account)	\$0	\$800	0%	\$0	I	2020
SYNCB/JC PENNEYS (Retail Account)	\$0	\$100	0%	\$0	I	2020
Vive Financial LLC (Credit Card)	\$0	\$3,059	0%	\$0	I	2021
Vive Financial LLC (Credit Card)	\$0	\$3,059	0%	\$0	I	2021
LEAD BANK (Secured Credit Card)	\$0	\$3,000	0%	\$0	I	2021
Continental Finance (Credit Card)	\$0	\$750	0%	\$0	I	2023
FIRST ACCESS / TBOM (Credit Card)	\$0	\$500	0%	\$0	I	2017
THE BANK OF MISSOURI (Credit Card)	\$0	\$1,350	0%	\$0	I	2021
FIRST PREMIER (Credit Card)	\$0	\$600	0%	\$0	I	2020
CREDIT ONE BANK (Credit Card)	\$0	\$400	0%	\$0	I	2018
ARMED FORCES BANK (Secured Credit Card)	\$0	\$2,942	0%	\$0	I	2021
TBOMRETAIL (Credit Card)	\$0	\$2,500	0%	\$0	I	2021
TBOMRETAIL (Credit Card)	\$0	\$2,500	0%	\$0	I	2021
TBOM MIL (Credit Card)	\$0	\$300	0%	\$0	I	2020
CB INDIGO (Credit Card)	\$0	\$300	0%	\$0	I	2018
FEB DESTINY (Credit Card)	\$0	\$300	0%	\$0	I	2020
USAA FEDERAL SAVINGS (Credit Card)	\$0	\$2,000	0%	\$0	I	2014
DISCOVER CARD (Credit Card)	\$0	\$5,000	0%	\$0	I	2000
DISCOVER CARD (Credit Card)	\$0	\$5,100	0%	\$0	I	1999
Totals	\$0	\$33,660	0%	\$0		

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

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts