

# Clifford Raynor's Credit Summary

<b>524</b> Credit Score	<b>\$0/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Clifford Raynor	CLIFFORD RAYNOR
Age: 60	
1166 Barbour Rd	1166 BARBOUR RD
Smithfield, NC. 27577	SMITHFIELD, NC. 27577

Categories	# / Balance
Revolving Accounts (Open)	0 / \$0
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	6 / \$10,777
Miscellaneous Accounts (Open)	0 / \$0

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

## Credit Factors

1 Unpaid Collection  
C-7/11 BK in Last 7 yrs  
1 Chrgd Off Rev Acct  
No Open 1k+ Lines  
No Open Rev Credit Lines  
1 Charged Off Accts  
No Revolving Accounts  
BK w/ Neg Credit  
Avg Age Open  
No Closed Rev Depth  
1 Charged Off Acct 2-4  
3+ Closed Rev Accnts  
\$281 Unpaid 1 Collection  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

### Public Records

Bankruptcy Discharged CH-7 Discharged CH-7 - 08/31/2023

Collections/Charge Offs	Remarks	Status	Age	Balance
PROGRESSIVE	Consumer disputes this account information.	Open	2024	\$281
JPMCB AUTO FINANCE	Bankruptcy chapter 7. Bankruptcy discharged. F	Open	2021	\$0
SYNCB/LOWES	Bankruptcy chapter 7. Bankruptcy discharged. V	Closed - 8/13/25	2022	\$0
CARMAX AUTO FINANCE	Bankruptcy chapter 7. Bankruptcy discharged. F	Closed - 8/31/23	2023	\$0

## Open 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 (Education Loan)	\$370	\$363		\$0	I	2025
DEPT OF ED (Education Loan)	\$1,000	\$1,000		\$0	I	2025
DEPT OF ED (Education Loan)	\$3,500	\$3,500		\$0	I	2024
DEPT OF ED (Education Loan)	\$5,907	\$5,637		\$0	I	2024
<b>Totals</b>	<b>\$10,777</b>	<b>\$10,500</b>		<b>\$0</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$0	0%	\$0		2022
BARCLAYS BANK/BANANA (Retail Account)	\$0	\$200	0%	\$0	I	2019
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$600	0%	\$0	I	2021
BARCLAYS BANK DELAWA (Retail Account)	\$0	\$300	0%	\$0	I	2020
TD BANK USA/TARGET C (Credit Card)	\$0	\$500	0%	\$0	I	2022
WELLS FARGO CARD SER (Secured Credit Card)	\$0	\$300	0%	\$0	I	2015
WELLS FARGO CARD SER (Secured Credit Card)	\$0	\$300	0%	\$0	I	2016
<b>Totals</b>	<b>\$0</b>	<b>\$1,100</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
DEPT OF ED (Education Loan)	\$370	\$363	\$0	I	2025
DEPT OF ED (Education Loan)	\$1,000	\$1,000	\$0	I	2025
DEPT OF ED (Education Loan)	\$3,500	\$3,500	\$0	I	2024
DEPT OF ED (Education Loan)	\$5,907	\$5,637	\$0	I	2024
<b>Totals</b>	<b>\$10,777</b>	<b>\$10,500</b>	<b>\$0</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					