

Spencer Hendricks's Credit Summary

700 Credit Score	\$837/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: Spencer Hendricks	SPENCER HENDRICKS
Age: 29	
5224 Maple Springs Dr	5224 MAPLE SPRINGS DR
Chagrin Falls, OH. 44022	CHAGRIN FALLS, OH. 44022

Categories	# / Balance
Revolving Accounts (Open)	3 / \$6,012
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$17,848
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

Total Rev Usage > 90%
Pay \$2842 so Accts < 40%
2 Inq Last 4 Mo
No Closed Rev Depth
No 5k+ Lines
2 Inqs last 2 Months
Less than 5 yrs
2 Total Inq 0-2 Mo
Ok Open Rev Depth
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Inquiries

TRUIST BANK - 08/29/25

CBNA - 08/14/25

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/Sweetwater Sou (Retail Account)	\$2,081	\$2,300	90%	\$86	I	2022
APPLE CARD - GS BANK (Credit Card)	\$2,881	\$3,000	96%	\$93	I	2021
Credit Card Open Totals: (No Retail)	\$4,962	\$3,000	165%	\$179		
Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
FNB OMAHA (Credit Card)	\$1,050	\$27,900	4%	\$40	A	1994
Totals	\$1,050	\$27,900	4%	\$40		
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)	\$10,899	\$11,800		\$328	I	2025
SANTANDER BANK, N.A (Auto Lease)	\$6,949	\$11,913		\$330	I	2024
Totals	\$17,848	\$23,713		\$658		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Bank of America (Secured Credit Card)	\$0	\$500	0%	\$0	I	2020
Totals	\$0	\$500	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
WESTLAKE FINANCIAL (Unsecured)	\$10,899	\$11,800	\$328	I	2025
SANTANDER BANK, N.A (Auto Lease)	\$6,949	\$11,913	\$330	I	2024
Totals	\$17,848	\$23,713	\$658		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					