

## Lynne Schiller-Petti's Credit Summary

<b>612</b> Credit Score	<b>\$1,797/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: Lynne Schiller-Petti	LYNNE CAROL SCHILLER-PETTI
Age: 63	
8 SINGER VILLAGE DR	8 SINGER VILLAGE DR
DERBY, CT. 06418	DERBY, CT. 06418

Categories	# / Balance
Revolving Accounts (Open)	9 / \$92,683
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	6 / \$114,195
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	7 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	5 / 0

### Credit Factors

\$98153 Unpaid Collection(s)  
3 RE Lates in 4-6 mo  
5 Over Limit Acnt  
Total Rev Usage > 90%  
Past Due Not Late  
Rev Bal > \$70,000  
Pay \$56503 so Accts < 40%  
6 Chrgd Off Rev Accts  
1 Charged Off Accts  
1 Charged Off Acct  
2 RE Lates in 6-12 mo  
20k+ lines  
Great Closed Rev Depth  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 10k  
13+ Closed RE Accounts  
Paid Off 100k+ RE/RE  
Seasoned Closed Accounts  
8+ Rev Accnts with Balances  
No Open Mortgage

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
WELLS FARGO CARD SER	Charged off account. Account closed by credit gr	Open	2021	\$20,653
WESTLAKE FINANCIAL	Charged off account.	Open	2024	\$12,415
WELLS FARGO CARD SER	Charged off account. Account closed by credit gr	Open	2021	\$18,833
CITICARDS CBNA	Charged off account. Account closed by credit gr	Open	2021	\$11,495
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2019	\$6,721
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2007	\$16,104
Bank of America	Charged off account. Account closed by credit gr	Closed - 8/17/25	2022	\$11,932
SYNCB/CARE CREDIT DU	Account paid for less than full balance.	Closed - 4/3/24	2020	\$0

Late Pays	Account	Status	Past Due
30 - 06/25, RF - 05/25, RF - 04/25, RF - 03/25, RF - 02/25	MERCEDES-BENZ FINANC	Open	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$20,653	\$35,000	59%	\$0	I	2021
MERRICK BANK (Credit Card)	\$1,665	\$2,000	83%	\$52	I	2024
ALLY FINANCIAL INC (Credit Card)	\$401	\$500	80%	\$27	I	2024
COMENITYCAPITAL/SEPH (Credit Card)	\$2,009	\$2,100	96%	\$69	I	2022
WELLS FARGO CARD SER (Credit Card)	\$18,833	\$17,000	111%	\$0	I	2021
CITICARDS CBNA (Credit Card)	\$11,495	\$10,300	112%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$6,721	\$5,750	117%	\$0	I	2019
Elan Fin Svcs/Webste (Credit Card)	\$2,870	\$4,000	72%	\$108	I	2015
CAPITAL ONE BANK USA (Credit Card)	\$16,104	\$13,800	117%	\$0	I	2007
Bank of America (Credit Card)	\$11,932	\$10,000	119%	\$0	I	2022
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$92,683</b>	<b>\$65,450</b>	<b>142%</b>	<b>\$256</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
WESTLAKE FINANCIAL (Unsecured)	\$12,415	\$12,415	\$0	I	2024
MISSOURI HIGHER EDUC (Education Loan)	\$27,156	\$24,735	\$0	I	2024
MERCEDES-BENZ FINANC (Auto)	\$37,537	\$134,562	\$0	I	2023
Bank of America (Auto)	\$8,867	\$35,013	\$556	I	2021
FORD MOTOR CREDIT CO (Auto)	\$28,220	\$65,945	\$985	I	2021
<b>Totals</b>	<b>\$114,195</b>	<b>\$272,670</b>	<b>\$1,541</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$400	0%	\$0	I	2024
WELLS FARGO CARD SER (Retail Account)	\$0	\$5,000	0%	\$0	I	2020
THD/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2020
SYNCB/PC RICHARDS (Retail Account)	\$0	\$4,500	0%	\$0	I	2017
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$5,000	0%	\$0	I	2016
SYNCB/CARE CREDIT DU (Credit Card)	\$0	\$11,450	0%	\$0	I	2020
<b>Totals</b>	<b>\$0</b>	<b>\$11,450</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
WESTLAKE FINANCIAL (Unsecured)	\$12,415	\$12,415	\$0	I	2024
MISSOURI HIGHER EDUC (Education Loan)	\$27,156	\$24,735	\$0	I	2024
MERCEDES-BENZ FINANC (Auto)	\$37,537	\$134,562	\$0	I	2023
Bank of America (Auto)	\$8,867	\$35,013	\$556	I	2021
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