

Bryan Patterson's Credit Summary

650	\$2,380/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Bryan Patterson	BRYAN K PATTERSON
Age: 55	
2447 County Road 413	2447 COUNTY ROAD 413
Yoakum, TX. 77995	YOAKUM, TX. 77995

Categories	# / Balance
Revolving Accounts (Open)	1 / \$3,390
Real Estate (Open)	1 / \$185,921
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	4 / \$106,759
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)	10 / 0

Credit Factors

3 RE Lates in 4-6 mo
Total Rev Usage > 90%
Past Due Not Late
Pay \$1990 so Accts < 40%
No Open Rev Credit Lines
1 RE Late in 0-3 mo
Too Few Open Rev Accounts
2 RE Lates in 6-12 mo
4 RE Lates in 12-24 mo
No Closed Rev Depth
1 Rev Late in 12-24 mo
No 5k+ Lines
Paid Off 150k+ RE/RE
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
30 - 10/24, 30 - 09/24	GULF COAST EDUCATORS	Open	
30 - 09/24	CAPITAL ONE BANK USA	Open	
30 - 08/24, 30 - 07/24, 30 - 06/24	CARRINGTON MORTGAGE	Open	
120 - 06/25, 120 - 05/25, 120 - 04/25, 90 - 03/25	DEPT OF ED/AIDVANTAG	Open	\$426

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$3,390	\$3,500	97%	\$117	I	2019
Credit Card Open Totals: (No Retail)	\$3,390	\$3,500	97%	\$117		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
CARRINGTON MORTGAGE (FHA Real Estate Mortgage)	\$185,921	\$176,739	\$0	J	2019
Totals	\$185,921	\$176,739	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$10,085	\$10,800	\$301	I	2025
STELLANTIS FINANCIAL (Auto)	\$57,717	\$84,358	\$1,241	J	2023
GULF COAST EDUCATORS (Auto)	\$36,013	\$44,531	\$668	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,944	\$2,400	\$53	I	2016
Totals	\$106,759	\$142,089	\$2,263		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CAR CARE DISC (Retail Account)	\$0	\$800	0%	\$0	I	2020
Totals	\$0	\$0		\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
DOVENMUEHLE MORTGAGE (FHA Real Estate Mortgage)	\$0	\$176,739	\$0	J	2019
Totals	\$0	\$176,739		\$0	

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