

# Erick Contreras's Credit Summary

661	\$1,106/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Erick Contreras	ERICK CONTRERAS
Age: 27	
18208 E Woodcroft St	18208 E WOODCROFT ST
Azusa, CA. 91702	AZUSA, CA. 91702

Categories	# / Balance
Revolving Accounts (Open)	4 / \$6,376
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$16,033
Miscellaneous Accounts (Open)	0 / \$0

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

## Credit Factors

\$657 Unpaid Collection(s)  
2 Over Limit Acct  
Total Rev Usage > 75%  
Past Due Not Late  
Pay \$3268 so Accts < 40%  
1 Chrgd Off Rev Acct  
No Closed Rev Depth  
No 5k+ Lines  
Less than 5 yrs  
Ok Open Rev Depth  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
WELLS FARGO CARD SER	Charged off account. Account closed by credit gr	Open	2016	\$657

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WEBBANK/ONEMAIN (Credit Card)	\$3,035	\$3,000	101%	\$102	I	2023
SYNCB/PAYPAL (Credit Card)	\$1,719	\$3,070	56%	\$30	I	2023
CREDIT ONE BANK (Credit Card)	\$965	\$1,200	80%	\$49	I	2022
WELLS FARGO CARD SER (Credit Card)	\$657	\$500	131%	\$0	I	2016
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$6,376</b>	<b>\$7,770</b>	<b>82%</b>	<b>\$181</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)	\$12,160	\$12,800	\$356	I	2025
UPGRADE INC (Unsecured)	\$163	\$350	\$39	I	2025
AMERICAN HONDA FINAN (Auto Lease)	\$3,710	\$17,232	\$530	I	2023
<b>Totals</b>	<b>\$16,033</b>	<b>\$30,382</b>	<b>\$925</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

# Closed 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
----------------------	---------	-------	--	---------	------	-----

WESTLAKE FINANCIAL (Unsecured)	\$12,160	\$12,800		\$356	I	2025
--------------------------------	----------	----------	--	-------	---	------

UPGRADE INC (Unsecured)	\$163	\$350		\$39	I	2025
-------------------------	-------	-------	--	------	---	------

AMERICAN HONDA FINAN (Auto Lease)	\$3,710	\$17,232		\$530	I	2023
-----------------------------------	---------	----------	--	-------	---	------

Totals	\$16,033	\$30,382		\$925		
--------	----------	----------	--	-------	--	--

Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
------------------------	---------	-------	--	---------	------	-----

No Miscellaneous Accounts