

Ricardo Custodio's Credit Summary

567 Credit Score	\$156/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: Ricardo Custodio	RICARDO CUSTODIO
Age: 49	
4450 NW 30th St	4450 NW 30TH ST APT 315
Coconut Creek, FL. 33066	COCONUT CREEK, FL. 33066

Categories	# / Balance
Revolving Accounts (Open)	4 / \$35,650
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$6,024
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

\$47992 Unpaid Collection(s)
2 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$29709 so Accts < 40%
5 Chrgd Off Rev Accts
1 Charged Off Acct 2-4
7k+ line for 8+yrs
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
No Open Mortgage
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
APPLE CARD - GS BANK	Charged off account. Account closed by credit gr	Open	2019	\$5,494
CITICARDS CBNA	Charged off account. Account closed by credit gr	Open	2016	\$10,535
AMERICAN EXPRESS	Charged off account. Account closed by credit gr	Open	2015	\$10,462
Bank of America	Charged off account. Account closed by credit gr	Closed - 8/30/25	2017	\$11,420
Bank of America	Charged off account. Account closed by credit gr	Closed - 8/6/25	2014	\$4,057
AMERICAN EXPRESS	Charged off account.	Closed - 3/25/22	2018	\$6,024

Inquiries

CAPITAL ONE - 04/02/25

CAPITAL ONE - 10/30/24

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$2,037	\$2,000	102%	\$89	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$2,107	\$2,300	92%	\$67	I	2024
APPLE CARD - GS BANK (Credit Card)	\$5,494	\$5,000	110%	\$0	I	2019
CITICARDS CBNA (Flexible Spending Credit Card)	\$10,535	\$12,690	83%	\$0	I	2016
AMERICAN EXPRESS (Credit Card)	\$10,462	\$19,017	55%	\$0	I	2015
Bank of America (Credit Card)	\$11,420	\$12,000	95%	\$0	I	2017
Bank of America (Credit Card)	\$4,057	\$5,000	81%	\$0	I	2014
Credit Card Open Totals: (No Retail)	\$46,112	\$58,007	79%	\$156		

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
AMERICAN EXPRESS (Business Loan - individual is personally liable)	\$6,024	\$25,000	\$0	C	2018
Totals	\$6,024	\$25,000	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$5,000	0%	\$0	I	2017
BROOKS BROTHERS / CB (Retail Account)	\$0	\$1,200	0%	\$0	I	2017
SYNCB/ROOMS TO GO (Retail Account)	\$0	\$4,500	0%	\$0	I	2016
MACYS/CITIBANK NA (Retail Account)	\$0	\$600	0%	\$0	I	2015
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2014
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$3,000	0%	\$0	I	2017
FIRST PREMIER (Credit Card)	\$0	\$700	0%	\$0	I	2014
Totals	\$0	\$4,200	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
AMERICAN EXPRESS (Business Loan - individual is personally liable)	\$6,024	\$25,000	\$0	C	2018
Totals	\$6,024	\$25,000	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					