

Jason Mercer's Credit Summary

| | | | | |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|
| 671 Credit Score | \$4,915/mo Payments | No Credit Freeze | No Fraud Alert | No Deceased |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|--------------------------|--------------------------|
| Name: Jason Mercer | JASON M MERCER |
| Age: 36 | |
| 794 San Mateo | 640 COMMUNITY DR |
| New Braunfels, TX. 78132 | NEW BRAUNFELS, TX. 78132 |

| Categories | # / Balance |
|--------------------------------|---------------|
| Revolving Accounts (Open) | 6 / \$1,804 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 0 / \$1,267 |
| Installment Accounts (Open) | 5 / \$135,175 |
| Miscellaneous Accounts (Open) | 1 / \$0 |

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

Credit Factors

5 Inq Last 4 Mo
5 Inqs last 2 Months
1 Rev Late in 6-12 mo
No Closed Rev Depth
5 Total Inq 0-2 Mo
No 7.5k+ Lines
Less than 5 yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Paid Off 200k+ RE/RE
No Open Mortgage
1 Rev Late in 4+ yrs
No Rev Acct Open 10K 2yr

Credit Alerts

Inquiries

CBNA - 08/24/25

SSFCU-INDIRECT - 08/08/25

BLUEBONNET CHRYSLER - 08/08/25

STELLANTIS FINANCIAL - 08/08/25

ALLY FINANCIAL - 08/08/25

CAPITAL ONE BANK USA - 02/23/25

| Late Pays | Account | Status | Past Due |
|------------------|----------------------|------------------|----------|
| 30 - 10/24 | CITIZENS PAY LOC | Closed - 8/12/25 | |
| Lates +2yr: 1/30 | INTOUCH CREDIT UNION | Closed - 9/7/20 | |

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---|----------------|-----------------|------------|--------------|------|------|
| CAPITAL ONE BANK USA (Credit Card) | \$0 | \$500 | 0% | \$0 | I | 2025 |
| APPLE CARD - GS BANK (Credit Card) | \$1,804 | \$2,000 | 90% | \$53 | I | 2022 |
| JPMCB CARD SERVICES (Flexible Spending Credit Card) | \$0 | \$6,000 | 0% | \$0 | I | 2020 |
| BESTBUY/CBNA (Credit Card) | \$0 | \$2,150 | 0% | \$0 | I | 2020 |
| JPMCB CARD SERVICES (Credit Card) | \$0 | \$2,000 | 0% | \$0 | I | 2019 |
| CAPITAL ONE BANK USA (Credit Card) | \$0 | \$500 | 0% | \$0 | I | 2017 |
| CITIZENS PAY LOC (Line of Credit) | \$1,267 | \$5,000 | 25% | \$52 | I | 2022 |
| Credit Card Open Totals: (No Retail) | \$3,071 | \$13,150 | 23% | \$105 | | |

| Line of Credit Accounts | Balance | Limit | Payment | Resp | Age |
|-----------------------------------|----------------|------------|-------------|------|------|
| CITIZENS PAY LOC (Line of Credit) | \$1,267 | \$5,000 | \$52 | I | 2022 |
| Totals | \$1,267 | \$0 | \$52 | | |

| Real Estate Accounts | Balance | Limit | Payment | Resp | Age |
|-------------------------|---------|-------|---------|------|-----|
| No Real Estate Accounts | | | | | |

| Installment Accounts | Balance | Limit | Payment | Resp | Age |
|--------------------------------|------------------|------------------|----------------|------|------|
| CREDIT UNION OF TEXA (Auto) | \$87,989 | \$89,221 | \$1,327 | I | 2025 |
| ROADRUNNER ACCOUNT S (Secured) | \$13,797 | \$14,451 | \$329 | I | 2025 |
| CREDIT UNION OF TEXA (Auto) | \$33,389 | \$60,011 | \$986 | I | 2022 |
| Totals | \$135,175 | \$163,683 | \$2,642 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---|------------|----------------|----------------|------|------|
| ESUSU/PROGRESS RESID (Rental Agreement) | \$0 | \$2,220 | \$2,220 | J | 2024 |
| Totals | \$0 | \$2,220 | \$2,220 | | |

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|--------------------------------------|------------|----------------|-----------|------------|------|------|
| SYNCB/GUITAR CENTER (Retail Account) | \$0 | \$1,500 | 0% | \$0 | I | 2024 |
| INTOUCH CREDIT UNION (Credit Card) | \$0 | \$1,000 | 0% | \$0 | I | 2016 |
| CREDIT ONE BANK (Credit Card) | \$0 | \$600 | 0% | \$0 | I | 2018 |
| Totals | \$0 | \$1,600 | 0% | \$0 | | |

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

| Real Estate Accounts | Balance | Limit | Payment | Resp | Age |
|--|------------|------------------|------------|------|------|
| FLAGSTAR BANK (FHA Real Estate Mortgage) | \$0 | \$207,570 | \$0 | J | 2019 |
| ROCKET MORTGAGE (FHA Real Estate Mortgage) | \$0 | \$207,570 | \$0 | J | 2019 |
| Totals | \$0 | \$415,140 | \$0 | | |

| Installment Accounts | Balance | Limit | Payment | Resp | Age |
|--------------------------------|------------------|------------------|----------------|------|------|
| CREDIT UNION OF TEXA (Auto) | \$87,989 | \$89,221 | \$1,327 | I | 2025 |
| ROADRUNNER ACCOUNT S (Secured) | \$13,797 | \$14,451 | \$329 | I | 2025 |
| CREDIT UNION OF TEXA (Auto) | \$33,389 | \$60,011 | \$986 | I | 2022 |
| Totals | \$135,175 | \$163,683 | \$2,642 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |