

Dana Sorey's Credit Summary

659 Credit Score	\$1,787/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: Dana Sorey	DANA T SOREY
Age: 25	
322 Wilkinson Dr	1208 LEMOND DR
Newark, DE. 19702	MIDDLETOWN, DE. 19709

Categories	# / Balance
Revolving Accounts (Open)	5 / \$32,334
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$18,195
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)	3 / 1

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 90%
Pay \$18591 so Accts < 40%
1 RE Late in 6-12 mo
7k+ line for 4+yrds
Great Closed Rev Depth
Seasoned Closed Accounts
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 7.5k
Paid Off 200k+ RE/RE
1 RE Late in 4+ yrs
No Open Mortgage
Drop Bad Auth User (JPMCB CARD SERVICE)

Credit Alerts

Late Pays	Account	Status	Past Due
30 - 02/25	CITADEL FEDERAL CRED	Open	
30 - 07/25, 30 - 11/24	JPMCB CARD SERVICES	Open	
Lates +2yr: 1/30	BANK SERVICES INC	Closed - 7/31/21	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/RHEEM-KWIK COM (Retail Account)	\$317	\$6,260	5%	\$121	I	2020
NAVY FEDERAL CREDIT (Credit Card)	\$2,926	\$3,000	98%	\$65	I	2021
CITICARDS CBNA (Flexible Spending Credit Card)	\$25,173	\$25,000	101%	\$1,045	I	2018
FNB OMAHA (Flexible Spending Credit Card)	\$3,012	\$3,300	91%	\$90	J	2012
Credit Card Open Totals: (No Retail)	\$31,428	\$31,300	100%	\$1,321		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Credit Card)	\$906	\$1,100	82%	\$0	A	2006
Totals	\$906	\$1,100	82%	\$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
CITADEL FEDERAL CRED (Auto)	\$18,195	\$32,964	\$466	I	2022
Totals	\$18,195	\$32,964	\$466		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITY BANK/EXPRES (Retail Account)	\$0	\$250	0%	\$0	I	2011
SYNCB/PAYPAL (Credit Card)	\$0	\$7,700	0%	\$0	I	2022
WELLS FARGO CARD SER (Credit Card)	\$0	\$8,000	0%	\$0	J	2007
Bank of America (Credit Card)	\$0	\$5,800	0%	\$0	J	1995
SYNCB/GAP DC (Credit Card)	\$0	\$200	0%	\$0	I	2010
Totals	\$0	\$21,700	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
BANK SERVICES INC (Conventional RE Mortgage)	\$0	\$455,050	\$0	J	2020
FREEDOM MORTGAGE (FHA Real Estate Mortgage)	\$0	\$246,886	\$0	J	2016
M&T BANK (FHA Real Estate Mortgage)	\$0	\$267,259	\$0	J	2010
BANK OF AMERICA (FHA Real Estate Mortgage)	\$0	\$267,259	\$0	J	2010
Totals	\$0	\$1,236,454		\$0	

Installment Accounts	Balance	Limit	Payment	Resp	Age
CITADEL FEDERAL CRED (Auto)	\$18,195	\$32,964	\$466	I	2022
Totals	\$18,195	\$32,964		\$466	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					