

## Jessenya De La Rosa's Credit Summary

<b>671</b> Credit Score	<b>\$380/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Jessenya De La Rosa	JESSENYA B DELAROSA
Age: 28	
1690 PRIMROSE AVE	220 BROOKDALE DR APT 42
MERCED, CA. 95340	MERCED, CA. 95340

Categories	# / Balance
Revolving Accounts (Open)	3 / \$2,344
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$6,459
Miscellaneous Accounts (Open)	0 / \$0

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

### Credit Factors

Total Rev Usage > 55%  
Pay \$1284 so Accts < 40%  
No Open Rev Credit Lines  
No 3k+ Lines  
Avg Age Open  
No Closed Rev Depth  
1 Inq Last 4 Mo  
No Open Mortgage  
No Rev Acct Open 10K 2yr  
1 Inq last 2-4 Mo  
1 Total Inq 2-4 Mo

## Credit Alerts

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### Inquiries

CAPITAL ONE - 06/18/25

COMENITYCAPITAL/RUE2 - 12/09/23

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$1,336	\$1,500	89%	\$44	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$948	\$1,000	95%	\$25	I	2025
COMENITYBANK/VSMC (Credit Card)	\$60	\$1,500	4%	\$30	I	2024
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$2,344</b>	<b>\$2,500</b>	<b>94%</b>	<b>\$99</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
UPSTART/CRB (Auto)	\$6,459	\$13,288	\$281	I	2022
<b>Totals</b>	<b>\$6,459</b>	<b>\$13,288</b>	<b>\$281</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/RUE2 (Retail Account)	\$0	\$300	0%	\$0	I	2023
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>		<b>\$0</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
UPSTART/CRB (Auto)	\$6,459	\$13,288	\$281	I	2022
<b>Totals</b>	<b>\$6,459</b>	<b>\$13,288</b>	<b>\$281</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					