

## Thomas Harrell's Credit Summary

<b>773</b> Credit Score	<b>\$630/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: Thomas Harrell	THOMAS J HARRELL JR
Age: 55	
30365 Rock Creek Dr	30365 ROCK CREEK DR
Southfield, MI. 48076	SOUTHFIELD, MI. 48076

Categories	# / Balance
Revolving Accounts (Open)	3 / \$8,968
Real Estate (Open)	1 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$22,989
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)	0 / 0

### Credit Factors

7k+ line for 12+yr  
Existing Open Mortgage  
Ok Open Rev Depth  
Good Closed Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
Closed Accnts Over 7.5k  
Paid Off 200k+ RE/RE

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
GOODYEAR TIRE/CBNA (Retail Account)	\$190	\$2,300	8%	\$29	I	2019
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$6,309	\$15,000	42%	\$63	I	2019
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,469	\$21,100	12%	\$87	I	2011
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$8,968</b>	<b>\$36,100</b>	<b>25%</b>	<b>\$179</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
VALON MORTGAGE, INC. (Conventional RE Mortgage)	\$0	\$223,300	\$0	I	2021
<b>Totals</b>	<b>\$0</b>	<b>\$223,300</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
MICHIGAN STATE UNIVE (Auto)	\$22,989	\$29,112	\$451	I	2023
<b>Totals</b>	<b>\$22,989</b>	<b>\$29,112</b>	<b>\$451</b>		

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	\$4,900	0%	\$0	I	2015
SYNCB/CARE CREDIT (Retail Account)	\$0	\$5,500	0%	\$0	I	2013
SYNCB/CARE CREDIT (Retail Account)	\$0	\$8,200	0%	\$0	I	2011
SYNCB/SEMA (Retail Account)	\$0	\$1,300	0%	\$0	I	2008
SYNCB/OLD NAVY (Retail Account)	\$0	\$300	0%	\$0	I	2013
WELLS FARGO CARD SER (Credit Card)	\$0	\$1,500	0%	\$0	I	2019
<b>Totals</b>	<b>\$0</b>	<b>\$1,500</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
FLAGSTAR BANK (Conventional RE Mortgage)	\$0	\$223,300	\$0	I	2021
PRIMELENDING A PLAI (Conventional RE Mortgage)	\$0	\$223,300	\$0	I	2021
JPMCB - HOME LENDING (Conventional RE Mortgage)	\$0	\$64,000	\$0	I	2019
JPMCB - HOME LENDING (FHA Real Estate Mortgage)	\$0	\$56,949	\$0	I	2010
<b>Totals</b>	<b>\$0</b>	<b>\$567,549</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
MICHIGAN STATE UNIVE (Auto)	\$22,989	\$29,112	\$451	I	2023
<b>Totals</b>	<b>\$22,989</b>	<b>\$29,112</b>	<b>\$451</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					