

## Kevin Jarreau's Credit Summary

<b>781</b> Credit Score	<b>\$1,574/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Kevin Jarreau	KEVIN JARREAU
Age: 57	
17215 Lawnside Ave	17215 LAWNSIDE AVE
Greenwell Springs, LA. 70739	GREENWELL SPRINGS, LA. 70739

Categories	# / Balance
Revolving Accounts (Open)	3 / \$7,004
Real Estate (Open)	1 / \$36,844
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$20,253
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

Total Rev Usage > 40%  
Pay \$4004 so Accts < 40%  
2 New Accnts Last 60 Days  
7k+ line for 12+yrs  
Great Closed Rev Depth  
Existing Open Mortgage  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
Closed Accnts Over 10k  
Paid Off 100k+ RE/RE  
No Rev Acct Open 10K 2yr

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Bank of America (Credit Card)	\$0	\$2,100	0%	\$0	I	2025
Bank of America (Credit Card)	\$0	\$4,200	0%	\$0	I	2025
CITY PARISH EMPLOYEE (Credit Card)	\$7,004	\$7,500	93%	\$176	J	2003
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$7,004</b>	<b>\$13,800</b>	<b>51%</b>	<b>\$176</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
JPMCB - HOME LENDING (Conventional RE Mortgage)	\$36,844	\$72,000	\$818	J	2017
<b>Totals</b>	<b>\$36,844</b>	<b>\$72,000</b>	<b>\$818</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CITY PARISH EMPLOYEE (Auto)	\$20,253	\$29,805	\$580	J	2023
<b>Totals</b>	<b>\$20,253</b>	<b>\$29,805</b>	<b>\$580</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE,N.A. (Line of Credit)	\$0	\$14,000	0%	\$0	I	1999
CAPITAL ONE,N.A. (Line of Credit)	\$0	\$3,000	0%	\$0	I	1997
SYNCB/CARE CREDIT (Retail Account)	\$0	\$1,000	0%	\$0	I	2006
SYNCB/CARE CREDIT (Retail Account)	\$0	\$2,000	0%	\$0	I	2011
DISCOVER CARD (Credit Card)	\$0	\$5,300	0%	\$0	I	2015
CITICARDS CBNA (Credit Card)	\$0	\$6,600	0%	\$0	I	2017
JPMCB CARD SERVICES (Credit Card)	\$0	\$4,200	0%	\$0	I	2016
JPMCB CARD SERVICES (Credit Card)	\$0	\$4,500	0%	\$0	I	2015
AMERICAN EXPRESS (Credit Card)	\$0	\$2,000	0%	\$0	I	2015
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$0	\$10,000	0%	\$0	I	2016
<b>Totals</b>	<b>\$0</b>	<b>\$32,600</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
CAPITAL ONE,N.A. (Line of Credit)	\$0	\$14,000	\$0	I	1999
CAPITAL ONE,N.A. (Line of Credit)	\$0	\$3,000	\$0	I	1997
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
CAPITAL ONE NA (Real Estate (junior liens and non-purchase money first))	\$0	\$11,000	\$0	J	2017
WELLS FARGO HOME MOR (Conventional RE Mortgage)	\$0	\$45,306	\$0	I	2005
WFBNA HOME LENDING (FHA Real Estate Mortgage)	\$0	\$124,643	\$0	I	2012
<b>Totals</b>	<b>\$0</b>	<b>\$180,949</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CITY PARISH EMPLOYEE (Auto)	\$20,253	\$29,805	\$580	J	2023
<b>Totals</b>	<b>\$20,253</b>	<b>\$29,805</b>	<b>\$580</b>		

**Miscellaneous Accounts**

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts