

## Jerel Canty's Credit Summary

|                            |                             |                            |                          |                       |
|----------------------------|-----------------------------|----------------------------|--------------------------|-----------------------|
| <b>689</b><br>Credit Score | <b>\$958/mo</b><br>Payments | <b>No</b><br>Credit Freeze | <b>No</b><br>Fraud Alert | <b>No</b><br>Deceased |
|----------------------------|-----------------------------|----------------------------|--------------------------|-----------------------|

### Credit Report Details

| Report Date: 09/01/2025 | Credit Report          |
|-------------------------|------------------------|
| Name: Jerel Canty       | JEREL R CANTY          |
| Age: 34                 |                        |
| 803 S 47th St           | 803 S 47TH ST          |
| Centreville, IL. 62207  | CENTREVILLE, IL. 62207 |

| Categories                     | # / Balance  |
|--------------------------------|--------------|
| Revolving Accounts (Open)      | 2 / \$17,358 |
| Real Estate (Open)             | 0 / \$0      |
| Line of Credit Accounts (Open) | 0 / \$0      |
| Installment Accounts (Open)    | 8 / \$48,686 |
| 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

1 Over Limit Acnt  
Total Rev Usage > 90%  
Pay \$8432 so Accts < 40%  
No Closed Rev Depth  
Too Few Open Rev Accounts  
7k+ line for 4+yr  
Ok Open Rev Depth  
9+ Closed RE Accounts  
No Open Mortgage  
Drop Bad Auth User (NORDSTROM/TD BANK)

## Open Accounts

| Revolving Accounts                          | Balance         | Limit           | %           | Payment      | Resp | Age  |
|---|-----------------|-----------------|-------------|--------------|------|------|
| ELAN FINANCIAL SERVI (Credit Card)          | \$13,632        | \$13,000        | 105%        | \$450        | I    | 2017 |
| <b>Credit Card Open Totals: (No Retail)</b> | <b>\$13,632</b> | <b>\$13,000</b> | <b>105%</b> | <b>\$450</b> |      |      |

| Revolving Accounts - Authorized User | Balance        | Limit          | %          | Payment      | Resp | Age  |
|--------------------------------------|----------------|----------------|------------|--------------|------|------|
| NORDSTROM/TD BANK (Credit Card)      | \$3,726        | \$5,000        | 75%        | \$132        | A    | 2021 |
| <b>Totals</b>                        | <b>\$3,726</b> | <b>\$5,000</b> | <b>75%</b> | <b>\$132</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  |
|-----------------------------|-----------------|-----------------|--------------|------|------|
| SCOTT AIR FORCE BASE (Auto) | \$17,424        | \$35,534        | \$508        | I    | 2022 |
| DEPT OF ED (Education Loan) | \$1,133         | \$1,000         | \$0          | I    | 2012 |
| DEPT OF ED (Education Loan) | \$8,268         | \$7,500         | \$0          | I    | 2012 |
| DEPT OF ED (Education Loan) | \$1,226         | \$1,000         | \$0          | I    | 2011 |
| DEPT OF ED (Education Loan) | \$7,616         | \$6,500         | \$0          | I    | 2011 |
| DEPT OF ED (Education Loan) | \$6,830         | \$5,500         | \$0          | I    | 2010 |
| DEPT OF ED (Education Loan) | \$4,062         | \$3,303         | \$0          | I    | 2009 |
| DEPT OF ED (Education Loan) | \$2,127         | \$2,197         | \$0          | I    | 2009 |
| <b>Totals</b>               | <b>\$48,686</b> | <b>\$62,534</b> | <b>\$508</b> |      |      |

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

## Closed Accounts

| Revolving Accounts          | Balance         | Limit           | % | Payment      | Resp | Age  |
|-----------------------------|-----------------|-----------------|---|--------------|------|------|
| No Revolving Accounts       |                 |                 |   |              |      |      |
| 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  |
| SCOTT AIR FORCE BASE (Auto) | \$17,424        | \$35,534        |   | \$508        | I    | 2022 |
| DEPT OF ED (Education Loan) | \$1,133         | \$1,000         |   | \$0          | I    | 2012 |
| DEPT OF ED (Education Loan) | \$8,268         | \$7,500         |   | \$0          | I    | 2012 |
| DEPT OF ED (Education Loan) | \$1,226         | \$1,000         |   | \$0          | I    | 2011 |
| DEPT OF ED (Education Loan) | \$7,616         | \$6,500         |   | \$0          | I    | 2011 |
| DEPT OF ED (Education Loan) | \$6,830         | \$5,500         |   | \$0          | I    | 2010 |
| DEPT OF ED (Education Loan) | \$4,062         | \$3,303         |   | \$0          | I    | 2009 |
| DEPT OF ED (Education Loan) | \$2,127         | \$2,197         |   | \$0          | I    | 2009 |
| <b>Totals</b>               | <b>\$48,686</b> | <b>\$62,534</b> |   | <b>\$508</b> |      |      |
| Miscellaneous Accounts      | Balance         | Limit           |   | Payment      | Resp | Age  |
| No Miscellaneous Accounts   |                 |                 |   |              |      |      |