

Kessiarel Morales's Credit Summary

669 Credit Score	\$855/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-----------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Kessiarel Morales	KESSIAREL MORALES
Age: 32	
510 Jamaica Blvd	510 JAMAICA BLVD
Toms River, NJ. 08757	TOMS RIVER, NJ. 08757

Categories	# / Balance
Revolving Accounts (Open)	4 / \$5,947
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$30,648
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 5
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	1 / 19

Credit Factors

Total Rev Usage > 90%
Pay \$3547 so Accts < 40%
No Open Rev Credit Lines
2 Chrgd Off Rev Accts
1 Charged Off Acct
2 Chrgd Off Rev Accts
19 RE Lates in 2-4 yrs
Too Few Open Rev Accounts
Avg Age Open
1 Rev Late in 12-24 mo
No 7.5k+ Lines
Accounts Too New
3+ Closed Rev Accnts
Good Closed Rev Depth
Seasoned Closed Accounts
Paid Off 200k+ RE/RE
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
MACYS/CITIBANK NA	Account paid for less than full balance. Paid chal	Closed - 12/31/21	2014	\$0
SYNCB/AMAZON PLCC	Account closed at consumers request. Account p	Closed - 6/22/20	2015	\$0 off.
DISCOVER CARD	Charged off account. Account paid for less than	Closed - 1/23/24	2015	\$0
TD BANK USA/TARGET C	Account paid for less than full balance. Paid chal	Closed - 10/23/22	2015	\$0
BARCLAYS BANK DELAWA	Charged off account.	Closed - 10/1/20	2015	\$0

Late Pays	Account	Status	Past Due
30 - 07/24	JPMCB CARD SERVICES	Open	
Lates +2yr: 7/30, 2/60, 10/90+	PENNYMAC LOAN SERVIC	Closed - 2/7/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$969	\$1,000	97%	\$33	I	2024
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$4,978	\$5,000	100%	\$195	I	2023
Credit Card Open Totals: (No Retail)	\$5,947	\$6,000	99%	\$228		

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
ALLY FINANCIAL (Auto)	\$30,648	\$34,914	\$627	J	2024
Totals	\$30,648	\$34,914	\$627		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYBANK/VICTORI (Retail Account)	\$0	\$300	0%	\$0	I	2012
MACYS/CITIBANK NA (Retail Account)	\$0	\$500	0%	\$0	I	2014
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$800	0%	\$0	I	2015
DISCOVER CARD (Credit Card)	\$0	\$3,600	0%	\$0	I	2015
TD BANK USA/TARGET C (Credit Card)	\$0	\$1,100	0%	\$0	I	2015
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$1,150	0%	\$0	I	2015
Totals	\$0	\$5,850	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PENNYMAC LOAN SERVIC (FHA Real Estate Mortgage)	\$0	\$317,348	\$0	J	2016
NVR MORTGAGE (FHA Real Estate Mortgage)	\$0	\$317,348	\$0	J	2016
Totals	\$0	\$634,696	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
ALLY FINANCIAL (Auto)	\$30,648	\$34,914	\$627	J	2024
Totals	\$30,648	\$34,914	\$627		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					