

Brent Palavra's Credit Summary

561 Credit Score	\$565/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-----------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Brent Palavra	BRENT M PALAVRA
Age: 51	
96 SAYLES AVE	96 SAYLES AVE
PASCOAG, RI. 02859	PASCOAG, RI. 02859

Categories	# / Balance
Revolving Accounts (Open)	1 / \$0
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$73,235
Miscellaneous Accounts (Open)	1 / \$0

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

Credit Factors

2 Charged Off Accts
1 Unpaid Collection
Past Due Not Late
2 Rev Lates in 6-12 mo
1 RE Late in 0-3 mo
Too Few Open Rev Accounts
2 Rev Lates in 12-24 mo
No Closed Rev Depth
\$1832 Unpaid Collections
No 5k+ Lines
Less than 5 yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
T MOBILE USA INC		Open	2025	\$1,832
FIRST PREMIER	Consumer disputes this account information. Pai	Closed - 6/14/24	2022	\$0
CAPITAL ONE BANK USA	Account previously in dispute - Now resolved by	Closed - 6/10/24	2021	\$0

Inquiries

INFORMATIVE RESEARCH - 03/25/25

GLOBAL LENDING SERVI - 12/26/24

ALLY FINANCIAL - 12/26/24

CAP ONE VIA DEALER - 12/26/24

Late Pays	Account	Status	Past Due
Past Due - 09/25	EASY AUTO LEASING,LL	Open	\$1130
120 - 11/24, 90 - 10/24, 60 - 09/24, 30 - 08/24	KIKOFF LENDING, LLC	Closed - 12/31/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$3,099	0%	\$0	I	2021
Credit Card Open Totals: (No Retail)	\$0	\$3,099	0%	\$0		
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
EASY AUTO LEASING,LL (Auto Lease)	\$15,045	\$17,685		\$565	I	2024
DEPT OF ED (Education Loan)	\$58,190	\$50,787		\$0	I	2019
Totals	\$73,235	\$68,472		\$565		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$3,099		\$0	I	2021
Totals	\$0	\$3,099		\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KIKOFF LENDING, LLC (Retail Account)	\$0	\$3,500	0%	\$0	I	2024
FIRST PREMIER (Credit Card)	\$0	\$300	0%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2021
CLEO/WEBBANK (Secured Credit Card)	\$0	\$89	0%	\$0	I	2023
Totals	\$0	\$689	0%	\$0		

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
EASY AUTO LEASING,LL (Auto Lease)	\$15,045	\$17,685	\$565	I	2024
DEPT OF ED (Education Loan)	\$58,190	\$50,787	\$0	I	2019
Totals	\$73,235	\$68,472	\$565		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
CLEO/WEBBANK (Secured Credit Card)	\$0	\$89	\$0	I	2023
Totals	\$0	\$89	\$0		