

## Luis Portal's Credit Summary

<b>700</b> Credit Score	<b>\$3,255/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: Luis Portal	LUIS A PORTAL
Age: 66	
1024 IRON POINT RD	1200 CREEKSIDE DR APT 213
FOLSOM, CA. 95630	FOLSOM, CA. 95630

Categories	# / Balance
Revolving Accounts (Open)	14 / \$52,467
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$583,377
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 \$20294 so Accts < 40%  
No Closed Rev Depth  
Rev Bal > \$50,000  
Less than 5 yrs  
7k+ line for 4+yrs  
Ok Open Rev Depth  
Seasoned Closed Accounts  
1+ Closed Rev Accnts  
23+ Closed RE Accounts  
Paid Off 100k+ RE/RE  
No Open Mortgage

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/AAAR (Retail Account)	\$5,868	\$14,000	42%	\$162	I	2024
MACYS/CITIBANK NA (Retail Account)	\$0	\$2,400	0%	\$0	I	2022
SYNCB/JC PENNEYS (Retail Account)	\$0	\$524	0%	\$0	I	2021
THD/CBNA (Retail Account)	\$0	\$5,500	0%	\$0	I	2020
Bank of America (Credit Card)	\$15,308	\$19,000	81%	\$400	I	2024
JPMCB CARD SERVICES (Credit Card)	\$53	\$13,000	0%	\$40	I	2023
Bank of America (Credit Card)	\$0	\$20,000	0%	\$0	I	2022
SYNCB/SAM S CLUB DC (Credit Card)	\$0	\$2,500	0%	\$0	I	2022
BESTBUY/CBNA (Credit Card)	\$0	\$5,000	0%	\$0	I	2021
CITICARDS CBNA (Flexible Spending Credit Card)	\$4,134	\$9,800	42%	\$117	I	2020
Bank of America (Credit Card)	\$19,142	\$25,000	77%	\$551	I	2020
DISCOVER CARD (Credit Card)	\$3,106	\$5,000	62%	\$166	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$0	\$1,000	0%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$4,856	\$7,500	65%	\$176	I	2018
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$52,467</b>	<b>\$107,800</b>	<b>49%</b>	<b>\$1,612</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
DISCOVER PERSONAL LO (Unsecured)	\$24,686	\$35,000	\$779	I	2023
DEPT OF ED (Education Loan)	\$531,293	\$531,293	\$0	I	2023
US BANK (Auto)	\$27,398	\$52,713	\$864	I	2022
<b>Totals</b>	<b>\$583,377</b>	<b>\$619,006</b>	<b>\$1,643</b>		

**Miscellaneous Accounts**

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2005
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$0	\$1,000	0%	\$0	I	2022
<b>Totals</b>	<b>\$0</b>	<b>\$1,000</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
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
DISCOVER PERSONAL LO (Unsecured)	\$24,686	\$35,000	\$779	I	2023
DEPT OF ED (Education Loan)	\$531,293	\$531,293	\$0	I	2023
US BANK (Auto)	\$27,398	\$52,713	\$864	I	2022
<b>Totals</b>	<b>\$583,377</b>	<b>\$619,006</b>	<b>\$1,643</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					