

Gwen Staples's Credit Summary

662 Credit Score	\$7,378/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Gwen Staples	GWENDOLYN VELMA STAPLES
Age: 52	
2593 GRIFFITH CT	2593 GRIFFITH CT
HAWTHORNE, CA. 90250	HAWTHORNE, CA. 90250

Categories	# / Balance
Revolving Accounts (Open)	20 / \$36,777
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	8 / \$110,024
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	0 / 9

Credit Factors

Total Rev Usage > 55%
Pay \$17080 so Accts < 40%
9 RE Lates in 2-4 yrs
No Closed Rev Depth
Avg Age Open
1 Inq Last 4 Mo
7k+ lines
Ok Open Rev Depth
2+ Closed Rev Accnts
8+ Rev Accnts with Balances
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Total Inq 0-2 Mo

Credit Alerts

Inquiries

COMENITYCAPITAL/IDD - 08/16/25

COMENITYCAPITAL/FE21 - 09/13/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/90+	DEPT OF ED/AIDVANTAG	Open	
Lates +2yr: 1/90+	DEPT OF ED/AIDVANTAG	Open	
Lates +2yr: 1/90+	DEPT OF ED/AIDVANTAG	Open	
Lates +2yr: 2/90+	DEPT OF ED/AIDVANTAG	Open	
Lates +2yr: 2/90+	DEPT OF ED/AIDVANTAG	Open	
Lates +2yr: 2/90+	DEPT OF ED/AIDVANTAG	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$0	\$7,800	0%	\$0	I	2024
FINGERHUT (Retail Account)	\$0	\$1,400	0%	\$0	I	2022
SYNCB/ASHLEY HOME ST (Retail Account)	\$0	\$5,200	0%	\$0	I	2022
COMENITYCAPITAL/ULTA (Credit Card)	\$2,198	\$3,150	70%	\$82	I	2025
COMENITYBANK/VSMC (Credit Card)	\$154	\$3,100	5%	\$30	I	2025
SELF FINANCIAL INC (Credit Card)	\$515	\$1,400	37%	\$26	I	2024
Bank of America (Credit Card)	\$3,434	\$4,500	76%	\$117	I	2024
AMERICAN EXPRESS (Credit Card)	\$1,022	\$2,400	43%	\$40	I	2024
CITICARDS CBNA (Flexible Spending Credit Card)	\$2,137	\$3,000	71%	\$69	I	2024
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$7,825	\$7,900	99%	\$253	I	2023
THE BANK OF MISSOURI (Credit Card)	\$258	\$1,300	20%	\$45	I	2022
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$7,501	\$9,500	79%	\$241	I	2022
THE BANK OF MISSOURI (Credit Card)	\$115	\$1,600	7%	\$45	I	2022
TBOM/ASPIRE MC (Credit Card)	\$315	\$1,100	29%	\$50	I	2022
SYNCB/VENMO (Credit Card)	\$2,054	\$3,000	68%	\$76	I	2022
ALLY CREDIT CARD (Credit Card)	\$4,424	\$5,500	80%	\$169	I	2021
TBOM/ASPIRE MC (Credit Card)	\$1,543	\$2,350	66%	\$83	I	2021
LEAD BANK (Secured Credit Card)	\$446	\$1,050	42%	\$26	I	2021
DISCOVER CARD (Credit Card)	\$2,507	\$3,000	84%	\$76	I	2019
CITICARDS CBNA (Credit Card)	\$329	\$500	66%	\$41	I	2018
Credit Card Open Totals: (No Retail)	\$36,777	\$54,350	68%	\$1,469		

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
LEAD BANK (Secured)	\$937	\$985	\$48	I	2025
NISSAN MOTOR ACCEPTA (Auto)	\$21,230	\$43,935	\$712	I	2022
DEPT OF ED/AIDVANTAG (Education Loan)	\$8,408	\$6,833	\$92	I	2018
DEPT OF ED/AIDVANTAG (Education Loan)	\$25,577	\$20,500	\$271	I	2017
DEPT OF ED/AIDVANTAG (Education Loan)	\$8,269	\$6,460	\$87	I	2017
DEPT OF ED/AIDVANTAG (Education Loan)	\$18,864	\$13,666	\$205	I	2015
DEPT OF ED/AIDVANTAG (Education Loan)	\$15,066	\$10,417	\$166	I	2015
DEPT OF ED/AIDVANTAG (Education Loan)	\$11,673	\$8,000	\$128	I	2015
Totals	\$110,024	\$110,796			\$1,709

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
BUILDIUM LLC (Rental Agreement)	\$0	\$4,200	\$4,200	I	2023
Totals	\$0	\$4,200			\$4,200

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/FORE (Retail Account)	\$0	\$500	0%	\$0	I	2024
FINGERHUT/WEBBANK (Retail Account)	\$0	\$1,000	0%	\$0	I	2018
COMENITYBANK/KAYJEWEL (Retail Account)	\$0	\$1,500	0%	\$0	I	2018
Totals	\$0	\$0		\$0		

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