

## Carol Lowe-Chin's Credit Summary

<b>642</b> Credit Score	<b>\$1,298/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Carol Lowe-Chin	CAROL K LOWECHIN
Age: 60	
20201 NW 9th Dr	20201 NW 9TH DR
Pembroke Pines, FL. 33029	PEMBROKE PINES, FL. 33029

Categories	# / Balance
Revolving Accounts (Open)	8 / \$8,794
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$34,385
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	1 / 10

### Credit Factors

Total Rev Usage > 40%  
Past Due Not Late  
Pay \$3294 so Accts < 40%  
1 Rev Late in 0-3 mo  
5 Rev Lates in 2-4 yrs  
5 RE Lates in 2-4 yrs  
1 Inq Last 4 Mo  
7k+ line for 10+yrs  
Ok Open Rev Depth  
Good Closed Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
8+ Closed RE Accounts  
No Open Mortgage  
No Rev Acct Open 10K 2yr  
1 Total Inq 0-2 Mo

## Credit Alerts

---

### Inquiries

CCR/RMCHOME - 07/19/25

CCR/RMCHOME - 11/19/24

JPMCB CARD SERVICES - 02/24/24

---

Late Pays	Account	Status	Past Due
Past Due - 09/25	SYNCB/CITY FURNITURE	Open	\$17
Lates +2yr: 1/30, 1/60, 3/90+	DISCOVER CARD	Closed - 5/10/25	
Lates +2yr: 5/90+	NAVIENT SOLUTIONS	Closed - 5/31/22	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CITY FURNITURE (Retail Account)	\$19	\$4,500	0%	\$2	I	2021
COMENITY BANK/EXPRES (Retail Account)	\$295	\$1,350	22%	\$30	I	2015
AMEX/DSNB (Credit Card)	\$335	\$2,000	17%	\$30	I	2025
SYNCB/PAYPAL (Credit Card)	\$343	\$800	43%	\$30	I	2019
AMERICAN EXPRESS (Credit Card)	\$1,976	\$2,500	79%	\$66	I	2017
CAPITAL ONE BANK USA (Credit Card)	\$4,495	\$5,500	82%	\$60	I	2016
COMENITY BANK/ANTYLR (Credit Card)	\$1,331	\$9,270	14%	\$30	I	2013
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$8,794</b>	<b>\$20,070</b>	<b>44%</b>	<b>\$248</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
UPGRADE INC (Unsecured)	\$17,641	\$18,000	\$596	I	2025
LENTEGRITY LLC (Auto)	\$16,744	\$20,892	\$454	I	2024
<b>Totals</b>	<b>\$34,385</b>	<b>\$38,892</b>	<b>\$1,050</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYBANK/VICTORI (Retail Account)	\$0	\$250	0%	\$0	I	2020
COMENITYBANK/WAYFAIR (Retail Account)	\$0	\$300	0%	\$0	I	2016
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$4,000	0%	\$0	I	2013
COMENITY BANK/LIMITE (Retail Account)	\$0	\$2,090	0%	\$0	I	2013
COMENITY BANK/LNBRYA (Retail Account)	\$0	\$500	0%	\$0	I	2014
SYNCB/JC PENNEYS (Retail Account)	\$0	\$1,315	0%	\$0	I	1995
DISCOVER CARD (Credit Card)	\$0	\$4,800	0%	\$0	I	2016
MERRICK BANK (Credit Card)	\$0	\$3,000	0%	\$0	I	2012
<b>Totals</b>	<b>\$0</b>	<b>\$7,800</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
UPGRADE INC (Unsecured)	\$17,641	\$18,000	\$596	I	2025
LENTEGRITY LLC (Auto)	\$16,744	\$20,892	\$454	I	2024
<b>Totals</b>	<b>\$34,385</b>	<b>\$38,892</b>	<b>\$1,050</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					