

## Leonardo Harrigan's Credit Summary

<b>702</b> Credit Score	<b>\$6,151/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: Leonardo Harrigan	LEON E HARRIGAN
Age: 25	
2600 TINSLEY DR	2600 TINSLEY DR
VENUS, TX. 76084	VENUS, TX. 76084

Categories	# / Balance
Revolving Accounts (Open)	9 / \$2,120
Real Estate (Open)	1 / \$358,126
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$144,084
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	12 / 11

### Credit Factors

1 Unpaid Collection  
\$378 Unpaid Collection(s)  
Current Lates (SANTANDER CONSUMER U)  
5 Rev Lates in 12-24 mo  
Past Due Not Late  
1 Charged Off Accts  
1 RE Late in 0-3 mo  
4 RE Lates in 12-24 mo  
1 Rev Late in 6-12 mo  
9 RE Lates in 2-4 yrs  
No 5k+ Lines  
2 Rev Lates in 2-4 yrs  
1 Inq Last 4 Mo  
2 Too Many Retail Accounts  
Great Closed Rev Depth  
Existing Open Mortgage  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
Paid Off 200k+ RE/RE  
\$378 Unpaid 1 Collection  
No Rev Acct Open 10K 2yr  
1 Inq last 2-4 Mo  
1 Total Inq 2-4 Mo

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
JEFFERSON CAPITAL LL	Collection account.	Open	2024	\$378

### Inquiries

BIRCHWOOD CREDIT SER - 05/07/25

CAPITAL ONE AUTO FIN - 06/26/24

WELLS FARGO AUTO - 06/26/24

ALLY FINANCIAL - 06/26/24

AMERICREDIT FINANCIA - 06/26/24

LITHIA MOTORS/DRIVEW - 06/26/24

KIA ROCKWALL - 06/25/24

GLOBAL LENDING SERVI - 06/20/24

CAPITAL ONE AUTO FIN - 06/20/24

ALLY FINANCIAL - 06/20/24

AMERICREDIT FINANCIA - 03/09/24

ALLY FINANCIAL - 03/09/24

CAP ONE VIA DEALER - 03/09/24

WELLS AUTO GROUP - 03/09/24

CAP ONE VIA DEALER - 03/07/24

ALLY FINANCIAL - 03/07/24

JPMCB AUTO FINANCE - 03/04/24

CAP ONE VIA DEALER - 03/04/24

JIM COLEMAN AUTOMOTI - 03/04/24

GLOBAL LENDING SERVI - 03/02/24

CAP ONE VIA DEALER - 03/02/24

ALLY FINANCIAL - 03/02/24

HI LINE MOTORS - 03/02/24

### Late Pays

### Account

### Status

### Past Due

30 - 04/24, 60 - 03/24, 60 - 02/24, 30 - 01/24	BEST BUY/CBNA	Open
30 - 03/25	WAYFAIR/CBNA	Open
Lates +2yr: 1/30	SYNCB/JC PENNEYS	Open
30 - 02/24, 30 - 01/24, 30 - 12/23, 30 - 10/23, 30 - 09/23	CARRINGTON MORTGAGE	Open
Lates +2yr: 1/30		
30 - 01/24	CREDIT ONE BANK	Open
30 - 08/25	SANTANDER CONSUMER L	Closed - 9/30/24
Lates +2yr: 2/30	ALLY FINANCIAL	Closed - 4/15/24
Lates +2yr: 1/30	CREDIT ONE BANK	Closed - 10/11/23
Lates +2yr: 1/30, 2/60	LOWER, LLC	Closed - 2/6/23
Lates +2yr: 1/30, 2/60	DMI/HOMESIDE FINANCI	Closed - 4/5/22

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$166	\$1,100	15%	\$30	I	2024
Jared Preferred Card (Retail Account)	\$0	\$1,800	0%	\$0	I	2022
BEST BUY/CBNA (Retail Account)	\$201	\$1,450	14%	\$29	I	2022
WAYFAIR/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2021
SYNCB/JC PENNEYS (Retail Account)	\$197	\$700	28%	\$29	I	2008
COMMUNITY FIRST C.U. (Credit Card)	\$723	\$4,500	16%	\$25	I	2008
CREDIT ONE BANK (Credit Card)	\$313	\$2,825	11%	\$30	I	2005
SYNCB/SLEEP NUMBER (Retail Account)	\$133	\$3,000	4%	\$98	I	2024
SYNCB/ROOMS TO GO (Retail Account)	\$387	\$4,110	9%	\$30	I	2021
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$2,120</b>	<b>\$7,325</b>	<b>29%</b>	<b>\$271</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
CARRINGTON MORTGAGE (FHA Real Estate Mortgage)	\$358,126	\$395,979	\$3,228	I	2021
<b>Totals</b>	<b>\$358,126</b>	<b>\$395,979</b>	<b>\$3,228</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
EXETER (Auto)	\$33,860	\$34,301	\$753	I	2025
ROCKLOANS MARKETPLAC (Unsecured)	\$708	\$5,000	\$190	I	2025
BRIDGECREST CREDIT C (Auto)	\$61,589	\$63,216	\$1,377	I	2025
SOLAR MOSAIC LLC (Secured Home Improvement)	\$45,626	\$48,919	\$212	I	2022
ONEMAIN (Unsecured)	\$2,301	\$7,860	\$248	J	2021
<b>Totals</b>	<b>\$144,084</b>	<b>\$159,296</b>	<b>\$2,780</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ROOMS TO GO (Retail Account)	\$0	\$250	0%	\$0	I	2024
COMENITYCAPITAL/PETL (Retail Account)	\$0	\$2,000	0%	\$0	I	2013
SCA/ROOMS TO GO (Retail Account)	\$0	\$1,928	0%	\$0	I	2014
CREDIT ONE BANK (Credit Card)	\$0	\$2,675	0%	\$133	I	2005
SYNCB/DICKS DC (Credit Card)	\$0	\$3,580	0%	\$0	I	2014
COMMUNITY FIRST C.U. (Credit Card)	\$0	\$4,500	0%	\$0	I	2008
<b>Totals</b>	<b>\$0</b>	<b>\$10,755</b>	<b>0%</b>	<b>\$133</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
LOWER, LLC (FHA Real Estate Mortgage)	\$0	\$395,979	\$0	I	2021
DMI/HOMESIDE FINANCI (FHA Real Estate Mortgage)	\$0	\$395,979	\$0	I	2021
ROCKET MORTGAGE (Conventional RE Mortgage)	\$0	\$225,600	\$0	I	2015
<b>Totals</b>	<b>\$0</b>	<b>\$1,017,558</b>	<b>\$0</b>		

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