

Jesse Ross's Credit Summary

625 Credit Score	\$1,541/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: Jesse Ross	JESSE R ROSS
Age: 25	
6516 Trailride Way	1108 MAIN SAIL CIR
Citrus Heights, CA. 95621	ROSEVILLE, CA. 95661

Categories	# / Balance
Revolving Accounts (Open)	7 / \$2,583
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$58,119
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 2
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	3 / 15

Credit Factors

4 Over Limit Acnt
Total Rev Usage > 90%
Pay \$1147 so Accts < 40%
No Open 1k+ Lines
No Open Rev Credit Lines
3 Rev Lates in 12-24 mo
15 Rev Lates in 2-4 yrs
1 Charged Off Acct
1 Chrgd Off Rev Acct
No Closed Rev Depth
Less than 5 yrs
3+ Closed Rev Accnts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
FEB DESTINY	Account closed at consumers request. Account p	Closed - 2/22/24	2021	\$0
FIRST SAVINGS CREDIT	Account closed at consumers request. Account p	Closed - 1/13/23	2021	\$0 off.

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	FINGERHUT	Open	
30 - 12/23	CREDIT ONE BANK	Open	
Lates +2yr: 1/30	CREDIT ONE BANK	Open	
30 - 12/23	CREDIT ONE BANK	Open	
Lates +2yr: 3/30	TBOM MIL	Open	
30 - 11/23	FINGERHUT/WEBBANK	Closed - 8/15/24	
Lates +2yr: 2/30, 1/60	SYNCB/JC PENNEYS	Closed - 5/19/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FINGERHUT (Retail Account)	\$776	\$2,500	31%	\$48	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$322	\$300	107%	\$35	I	2023
CREDIT ONE BANK (Credit Card)	\$691	\$600	115%	\$30	I	2021
CREDIT ONE BANK (Credit Card)	\$471	\$450	105%	\$30	I	2020
TBOM MIL (Credit Card)	\$323	\$300	108%	\$40	I	2020
Credit Card Open Totals: (No Retail)	\$2,583	\$1,650	157%	\$183		

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
TOYOTA FINANCIAL SER (Auto)	\$16,283	\$20,874	\$442	J	2023
Sierra Central Credi (Auto)	\$41,836	\$55,439	\$916	J	2023
Totals	\$58,119	\$76,313	\$1,358		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FINGERHUT/WEBBANK (Retail Account)	\$0	\$1,800	0%	\$0	I	2020
SYNCB/JC PENNEYS (Retail Account)	\$0	\$130	0%	\$0	I	2021
FEB DESTINY (Credit Card)	\$0	\$300	0%	\$0	I	2021
FIRST SAVINGS CREDIT (Credit Card)	\$0	\$350	0%	\$0	I	2021
Totals	\$0	\$650	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
TOYOTA FINANCIAL SER (Auto)	\$16,283	\$20,874	\$442	J	2023
Sierra Central Credi (Auto)	\$41,836	\$55,439	\$916	J	2023
Totals	\$58,119	\$76,313	\$1,358		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					