

## Marisa Warren's Credit Summary

<b>631</b> Credit Score	<b>\$717/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: Marisa Warren	MARISA WARREN
Age: 45	
4514 Cherrywood Dr	4514 CHERRYWOOD DR
Midland, TX. 79707	MIDLAND, TX. 79707

Categories	# / Balance
Revolving Accounts (Open)	9 / \$16,626
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$10,899
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)	7 / 5

### Credit Factors

Current Lates (SYNCB/PAYPAL CREDIT )  
1 Over Limit Acnt  
Total Rev Usage > 90%  
Pay \$5445 so Accts < 40%  
1 Rev Late in 0-3 mo  
1 Rev Late in 4-6 mo  
3 Rev Lates in 12-24 mo  
2 Rev Lates in 6-12 mo  
No Closed Rev Depth  
3 Rev Lates in 2-4 yrs  
No 5k+ Lines  
2 Rev Lates in 4+ yrs  
1 Too Many Retail Accounts  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 10k  
Seasoned Closed Accounts  
6+ Closed RE Accounts  
No Open Mortgage  
Drop Bad Auth User (WELLS FARGO CARD S  
No Rev Acct Open 10K 2yr

## Credit Alerts

Late Pays	Account	Status	Past Due
60 - 10/24, 30 - 09/24, 30 - 07/24 Lates +2yr: 1/30	DILLARDS/CBNA	Open	
Lates +2yr: 1/30	CAPITAL ONE BANK USA	Open	
30 - 05/25	SYNCB/PAYPAL	Open	
Lates +2yr: 1/30	COMENITYBANK/WAYFAIR	Closed - 4/30/22	
Lates +2yr: 2/30	CAPITAL ONE	Closed - 2/3/20	
30 - 07/25, 30 - 02/25, 30 - 07/24	SYNCB/PAYPAL CREDIT	Closed - 8/25/25	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BARCLAYS BANK DELAWA (Retail Account)	\$0	\$200	0%	\$0	I	2023
BEST BUY/CBNA (Retail Account)	\$415	\$2,000	21%	\$30	I	2022
DILLARDS/CBNA (Retail Account)	\$1,382	\$1,500	92%	\$49	I	2018
COMENITYBANK/VICTORI (Retail Account)	\$0	\$1,290	0%	\$0	I	2017
CAP1/KOHLS DEPARTMEN (Retail Account)	\$132	\$300	44%	\$29	I	2013
CB/CCI PL CC (Credit Card)	\$2,018	\$3,000	67%	\$131	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$1,888	\$2,100	90%	\$100	I	2021
SYNCB/PAYPAL (Credit Card)	\$1,463	\$1,560	94%	\$50	I	2014
SYNCB/PAYPAL CREDIT (Credit Card)	\$1,946	\$1,800	108%	\$106	I	2023
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$9,244</b>	<b>\$8,460</b>	<b>109%</b>	<b>\$495</b>		
Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Credit Card)	\$7,382	\$15,000	49%	\$74	A	2017
<b>Totals</b>	<b>\$7,382</b>	<b>\$15,000</b>	<b>49%</b>	<b>\$74</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
WESTLAKE FINANCIAL (Unsecured)	\$10,899	\$11,800		\$328	I	2025
<b>Totals</b>	<b>\$10,899</b>	<b>\$11,800</b>		<b>\$328</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WAYFAIR/CBNA (Retail Account)	\$0	\$600	0%	\$0	I	2023
SYNCB/CARE CREDIT (Retail Account)	\$0	\$730	0%	\$0	I	2018
COMENITYBANK/WAYFAIR (Retail Account)	\$0	\$850	0%	\$0	I	2017
CAPITAL ONE (Retail Account)	\$0	\$13,500	0%	\$0	I	2006
COMENITY BANK/BEALLS (Retail Account)	\$0	\$250	0%	\$0	I	1999
COMENITYCAPITAL/DAVI (Retail Account)	\$0	\$1,500	0%	\$0	I	2014
TD BANK USA/TARGET C (Credit Card)	\$0	\$1,000	0%	\$0	I	2023
<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
WESTLAKE FINANCIAL (Unsecured)	\$10,899	\$11,800	\$328	I	2025
<b>Totals</b>	<b>\$10,899</b>	<b>\$11,800</b>	<b>\$328</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					