

Brandon Link's Credit Summary

703 Credit Score	\$706/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: Brandon Link	BRANDON P LINK
Age: 34	
8805 Hunting Ln	7376 EDEN BROOK DR APT 533
Laurel, MD. 20708	COLUMBIA, MD. 21046

Categories	# / Balance
Revolving Accounts (Open)	1 / \$0
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	11 / \$33,586
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)	0 / 5

Credit Factors

No Open 1k+ Lines
No Open Rev Credit Lines
Too Few Open Rev Accounts
3 Rev Lates in 4+ yrs
1 Rev Late in 2-4 yrs
1 Too Many Retail Accounts
Good Closed Rev Depth
3+ Closed Rev Accnts
10+ Closed RE Accounts
Seasoned Closed Accounts
Closed Accnts Over 5k
1 RE Late in 4+ yrs
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	TRUIST BANK	Open	
Lates +2yr: 2/30, 1/60	JPMCB CARD SERVICES	Closed - 9/25/20	
Lates +2yr: 1/30	NISSAN MOTOR ACCEPTA	Closed - 1/31/20	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
TRUIST BANK (Line of Credit)	\$0	\$2,500	0%	\$0	I	2013
Credit Card Open Totals: (No Retail)	\$0	\$0		\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
TRUIST BANK (Line of Credit)	\$0	\$2,500	\$0	I	2013
Totals	\$0	\$0		\$0	

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$7,220	\$7,500	\$215	I	2024
LIGHTSTREAM (Unsecured)	\$18,554	\$20,000	\$351	I	2024
DEPT OF ED (Education Loan)	\$1,281	\$2,750	\$24	I	2012
DEPT OF ED (Education Loan)	\$529	\$1,000	\$9	I	2012
DEPT OF ED (Education Loan)	\$1,056	\$2,000	\$18	I	2012
DEPT OF ED (Education Loan)	\$529	\$1,155	\$10	I	2011
DEPT OF ED (Education Loan)	\$828	\$1,488	\$14	I	2011
DEPT OF ED (Education Loan)	\$730	\$1,548	\$13	I	2010
DEPT OF ED (Education Loan)	\$1,017	\$1,722	\$18	I	2010
DEPT OF ED (Education Loan)	\$1,108	\$1,754	\$20	I	2009
DEPT OF ED (Education Loan)	\$734	\$1,489	\$14	I	2009
Totals	\$33,586	\$42,406		\$706	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CRDT FIRST (Retail Account)	\$0	\$2,200	0%	\$0	I	2017
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$2,210	0%	\$0	I	2013
THD/CBNA (Retail Account)	\$0	\$2,000	0%	\$0	I	2017
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$300	0%	\$0	I	2012
DISCOVER CARD (Credit Card)	\$0	\$7,000	0%	\$0	I	2018
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$1,000	0%	\$0	I	2016
Totals	\$0	\$8,000	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
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Totals	\$33,586	\$42,406	\$706		

Miscellaneous Accounts

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts