

# Clyde Bland's Credit Summary

<b>642</b>	<b>\$4,360/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

<b>Report Date: 09/01/2025</b>	<b>Credit Report</b>
Name: Clyde Bland	CLYDE S BLAND 3
Age: 53	
Po Box 3201	42 GRANDVIEW AVE
Camden, NJ. 08101	WILLIAMSTOWN, NJ. 08094

<b>Categories</b>	<b># / Balance</b>
Revolving Accounts (Open)	11 / \$19,651
Real Estate (Open)	1 / \$125,334
Line of Credit Accounts (Open)	1 / \$134,730
Installment Accounts (Open)	1 / \$10,120
Miscellaneous Accounts (Open)	0 / \$0

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

## Credit Factors

1 Over Limit Acct  
Total Rev Usage > 55%  
Pay \$9358 so Accts < 40%  
Less than 5 yrs  
No Closed Rev Depth  
15k+ lines  
Ok Open Rev Depth  
Military Affiliated  
Closed Accts Over 7.5k  
17+ Closed RE Accounts  
Paid Off 200k+ RE/RE  
No Rev Acct Open 10K 2yr

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$8,000	0%	\$0	I	2023
BEST BUY/CBNA (Retail Account)	\$249	\$350	71%	\$39	I	2023
FIRST PREMIER (Credit Card)	\$1,084	\$1,000	108%	\$76	I	2025
USAA FEDERAL SAVINGS (Credit Card)	\$13,432	\$15,000	90%	\$221	I	2025
CREDIT ONE BANK (Credit Card)	\$1,397	\$1,500	93%	\$70	I	2025
AMEX/DSNB (Credit Card)	\$2,705	\$10,000	27%	\$103	I	2023
APPLE CARD - GS BANK (Credit Card)	\$0	\$2,000	0%	\$0	I	2021
SYNOVUS/FIRST PROGRE (Credit Card)	\$0	\$200	0%	\$0	I	2020
FIRST PREMIER (Credit Card)	\$148	\$900	16%	\$30	I	2020
CREDIT ONE BANK (Credit Card)	\$524	\$550	95%	\$30	I	2020
OPENSKY CAPITAL BANK (Credit Card)	\$112	\$200	56%	\$25	I	2020
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$19,651</b>	<b>\$31,350</b>	<b>63%</b>	<b>\$594</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
ALLIANT CREDIT UNION (Home Equity Line of Credit)	\$134,730	\$132,500	\$1,181	I	2021
<b>Totals</b>	<b>\$134,730</b>	<b>\$0</b>	<b>\$1,181</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
ALLIANT CREDIT UNION (Conventional RE Mortgage)	\$125,334	\$160,000	\$2,073	I	2021
<b>Totals</b>	<b>\$125,334</b>	<b>\$160,000</b>	<b>\$2,073</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
SKYLA FEDERAL CREDIT (Unsecured)	\$10,120	\$30,000	\$512	I	2021
<b>Totals</b>	<b>\$10,120</b>	<b>\$30,000</b>	<b>\$512</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

# Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Bank of America (Credit Card)	\$0	\$8,600	0%	\$0	I	2022
Totals	\$0	\$8,600	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SHELLPOINT MORTGAGE (Conventional RE Mortgage)	\$0	\$209,600	\$0	I	2003
Totals	\$0	\$209,600	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
SKYLA FEDERAL CREDIT (Unsecured)	\$10,120	\$30,000	\$512	I	2021
Totals	\$10,120	\$30,000	\$512		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					