

Phyllis Rodriguez's Credit Summary

645	\$2,762/mo	No	Yes	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Phyllis Rodriguez	PHYLLIS A RODRIGUEZ
Age: 65	
3444 W Blue Crane Dr	3444 W BLUE CRANE DR
Clinton, UT. 84015	CLINTON, UT. 84015

Categories	# / Balance
Revolving Accounts (Open)	18 / \$97,161
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$1,984
Installment Accounts (Open)	1 / \$7,357
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 / 0

Credit Factors

Total Rev Usage > 55%
Rev Bal > \$70,000
Pay \$41977 so Accts < 40%
7k+ line for 10+yrs
Seasoned Closed Accounts
Great Closed Rev Depth
Ok Open Rev Depth
Closed Accnts Over 7.5k
1+ Closed Rev Accnts
Paid Off 200k+ RE/RE
8+ Rev Accnts with Balances
No Open Mortgage
Fraud Alert
Drop Bad Auth User (ELAN FINANCIAL SERV

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$120	\$2,400	5%	\$29	I	2015
DILLARDS/CBNA (Retail Account)	\$0	\$2,900	0%	\$0	I	2012
GOODYEAR TIRE/CBNA (Retail Account)	\$0	\$2,250	0%	\$0	I	2007
FIRST TECH FEDERAL C (Line of Credit)	\$1,984	\$2,000	99%	\$28	I	2006
CITICARDS CBNA (Flexible Spending Credit Card)	\$6,858	\$8,130	84%	\$191	I	2022
DISCOVER CARD (Credit Card)	\$10,458	\$12,500	84%	\$238	I	2021
SYNCB/VENMO (Credit Card)	\$4,151	\$4,900	85%	\$147	I	2021
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$7,917	\$14,050	56%	\$207	I	2021
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$8,887	\$10,000	89%	\$297	I	2019
APPLE CARD - GS BANK (Credit Card)	\$4,354	\$7,000	62%	\$144	I	2019
USAA FEDERAL SAVINGS (Credit Card)	\$3,176	\$5,000	64%	\$88	I	2019
NAVY FEDERAL CREDIT (Credit Card)	\$22,592	\$25,000	90%	\$537	I	2014
FIRST TECH FEDERAL C (Credit Card)	\$7,130	\$15,000	48%	\$142	J	2014
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$11,422	\$13,800	83%	\$393	I	2014
SYNCB/CARE CREDIT DU (Credit Card)	\$673	\$10,000	7%	\$30	I	2013
SYNCB/PAYPAL (Credit Card)	\$1,590	\$10,000	16%	\$0	I	2012
Credit Card Open Totals: (No Retail)	\$91,312	\$135,380	67%	\$2,471		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
ELAN FINANCIAL SERVI (Credit Card)	\$7,359	\$10,000	74%	\$74	A	2024
CITICARDS CBNA (Flexible Spending Credit Card)	\$474	\$16,000	3%	\$41	A	2019
Totals	\$7,833	\$26,000	30%	\$115		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
FIRST TECH FEDERAL C (Line of Credit)	\$1,984	\$2,000	\$28	I	2006
Totals	\$1,984	\$0	\$28		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
----------------------	---------	-------	---------	------	-----

No Real Estate Accounts

Installment Accounts	Balance	Limit	Payment	Resp	Age
MONTEREY FINANCIAL S (Unsecured)	\$7,357	\$8,800	\$291	I	2024
Totals	\$7,357	\$8,800	\$291		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$2,300	0%	\$0	I	2011
SYNCB/CARE CREDIT (Retail Account)	\$0	\$10,000	0%	\$33	I	2013
Totals	\$0	\$0		\$33		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
CITADEL SERVICING CO (Conventional RE Mortgage)	\$0	\$94,500	\$0	J	2018
360 MORTGAGE GROUP, (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$378,216	\$0	J	2014
OCWEN LOAN SERVICING (Conventional RE Mortgage)	\$0	\$87,500	\$0	J	2005
Totals	\$0	\$560,216	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
MONTEREY FINANCIAL S (Unsecured)	\$7,357	\$8,800	\$291	I	2024
Totals	\$7,357	\$8,800	\$291		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					