

Yulisa Gonzalez's Credit Summary

645 Credit Score	\$2,363/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: Yulisa Gonzalez	YULISA GONZALEZB
Age: 48	
1440 Wood Rd	1440 WOOD RD APT 4F
Bronx, NY. 10462	BRONX, NY. 10462

Categories	# / Balance
Revolving Accounts (Open)	8 / \$37,748
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$21,981
Installment Accounts (Open)	7 / \$56,624
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	1 / 0

Credit Factors

1 Unpaid Collection
\$496 Unpaid Collection(s)
Total Rev Usage > 90%
Past Due Not Late
Pay \$43467 so Accts < 40%
1 Charged Off Accts
Rev Bal > \$50,000
1 Inq Last 4 Mo
7k+ line for 10+ yrs
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
\$496 Unpaid 1 Collection
No Open Mortgage
1 Total Inq 0-2 Mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
VERIZON	Collection account. Account closed by credit grantor.	Open	2024	\$496

Inquiries

US DEPARTMENT OF EDU - 07/03/25

US DEPARTMENT OF EDU - 08/02/24

US DEPARTMENT OF EDU - 10/21/23

Late Pays	Account	Status	Past Due
	SANTANDER BANK N.A.	Closed	- 7/31/25

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Credit Card)	\$2	\$2,800	0%	\$2	I	2023
SANTANDER BANK, N. A (Credit Card)	\$8,954	\$9,000	99%	\$251	I	2023
Bank of America (Credit Card)	\$0	\$1,500	0%	\$0	I	2021
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$5,536	\$6,400	87%	\$178	I	2017
JPMCB CARD SERVICES (Credit Card)	\$2,916	\$3,200	91%	\$124	I	2015
CAPITAL ONE BANK USA (Credit Card)	\$6,863	\$9,500	72%	\$275	I	2014
SYNCB/PAYPAL (Credit Card)	\$4,054	\$10,000	41%	\$125	I	2014
CAPITAL ONE BANK USA (Credit Card)	\$2,448	\$2,550	96%	\$75	I	2007
SYNCB/AMAZON PLCC (Retail Account)	\$2,056	\$9,300	22%	\$119	I	2013
SANTANDER BANK N.A. (Line of Credit)	\$21,981	\$35,000	63%	\$705	I	2018
Bank of America (Credit Card)	\$1,809	\$2,700	67%	\$53	I	2022
Bank of America (Credit Card)	\$3,110	\$7,000	44%	\$140	I	2022
Credit Card Open Totals: (No Retail)	\$59,729	\$54,650	109%	\$2,047		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
SANTANDER BANK N.A. (Line of Credit)	\$21,981	\$35,000	\$705	I	2018
Totals	\$21,981	\$0	\$705		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
MISSOURI HIGHER EDUC (Education Loan)	\$11,955	\$11,238	\$0	I	2024
MISSOURI HIGHER EDUC (Education Loan)	\$10,965	\$10,263	\$0	I	2024
WESTLAKE FINANCIAL (Unsecured)	\$10,736	\$12,000	\$277	I	2024
MISSOURI HIGHER EDUC (Education Loan)	\$7,410	\$6,535	\$0	I	2023
ACHIEVE PERSONAL LOA (Unsecured)	\$811	\$9,000	\$399	I	2023
UPGRADE INC (Unsecured)	\$5,860	\$14,000	\$291	I	2022

SANTANDER BANK N.A. (Unsecured)	\$8,887	\$20,000	\$366	I	2021
Totals	\$56,624	\$83,036		\$1,333	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$8,000	0%	\$0	I	2017
CAPITAL ONE/WMT (Retail Account)	\$0	\$1,300	0%	\$0	I	2014
COMENITY BANK/NWYRK& (Retail Account)	\$0	\$750	0%	\$0	I	2015
COMENITYCAPITAL/CHLD (Retail Account)	\$0	\$1,100	0%	\$0	I	2015
COMENITY BANK/ANNTYL (Retail Account)	\$0	\$1,500	0%	\$0	I	2018
WELLS FARGO (Line of Credit)	\$0	\$5,000	0%	\$0	I	2016
BEST BUY/CBNA (Retail Account)	\$0	\$3,000	0%	\$0	I	2014
SYNCB/WALMART (Retail Account)	\$0	\$1,300	0%	\$0	I	2014
SANTANDER BANK N.A. (Line of Credit)	\$0	\$30,000	0%	\$0	I	2016
SYNCB/PC RICHARDS (Retail Account)	\$0	\$2,000	0%	\$0	I	2007
SYNCB/TJX CO DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2019
BESTBUY/CBNA (Credit Card)	\$0	\$5,000	0%	\$0	I	2018
Totals	\$0	\$6,024	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
WELLS FARGO (Line of Credit)	\$0	\$5,000	\$0	I	2016
SANTANDER BANK N.A. (Line of Credit)	\$0	\$30,000	\$0	I	2016
Totals	\$0	\$0	\$0		

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