

Kevin Flores's Credit Summary

552 Credit Score	\$245/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: Kevin Flores	KEVIN JIMENEZ FLORES
Age: 22	
1827 SAINT PATRICKS DR	1827 SAINT PATRICKS DR
LOS BANOS, CA. 93635	LOS BANOS, CA. 93635

Categories	# / Balance
Revolving Accounts (Open)	1 / \$1,619
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$2,690
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	2 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	3 / 0

Credit Factors

2 Unpaid Collection(s)
Total Rev Usage > 90%
Pay \$305 so Accts < 40%
No Open 1k+ Lines
No Open Rev Credit Lines
2 Rev Lates in 6-12 mo
No Revolving Accounts
Avg Age Open
No Closed Rev Depth
1 Paid Collection
2+ Closed Rev Accts
\$62 Unpaid 3 Collection
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
GEICO GENERAL IN CO		Open	2025	\$62
INTUIT PAYMENT SOLUTIONS		Open	2024	\$0
PROGRESSIVE	Consumer disputes this account information.	Closed - 11/28/23	2023	\$0

Late Pays	Account	Status	Past Due
	CREDIT ONE BANK		Closed - 8/6/25
30 - 03/25, 30 - 12/24	CAPITAL ONE BANK USA		Closed - 4/19/25

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CREDIT ONE BANK (Credit Card)	\$305	\$600	51%	\$30	I	2024
Credit Card Open Totals: (No Retail)	\$305	\$600	51%	\$30		

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
Oportun/Pathward (Unsecured)	\$2,690	\$3,444	\$151	I	2024
Totals	\$2,690	\$3,444	\$151		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Category		Balance	Limit	%	Payment	Resp	Age
Revolving Accounts							
CAPITAL ONE BANK USA (Credit Card)		\$0	\$300	0%	\$0	I	2024
CAPITAL ONE BANK USA (Credit Card)		\$0	\$300	0%	\$0	I	2023
Totals		\$0	\$600	0%	\$0		
Line of Credit Accounts							
No Line of Credit Accounts							
Real Estate Accounts							
No Real Estate Accounts							
Installment Accounts							
Oportun/Pathward (Unsecured)		\$2,690	\$3,444		\$151	I	2024
Totals		\$2,690	\$3,444		\$151		
Miscellaneous Accounts							
No Miscellaneous Accounts							