

Aaron Rivas's Credit Summary

676 Credit Score	\$2,512/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: Aaron Rivas	RUBEN RIVAS
Age: 79	
1200 ELM ST	1200 ELM ST
MISSION, TX. 78572	MISSION, TX. 78572

Categories	# / Balance
Revolving Accounts (Open)	3 / \$12,518
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	6 / \$112,876
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Total Rev Usage > 90%
Pay \$7338 so Accts < 40%
Light Open Rev Depth
Avg Age Open
1 Inq Last 4 Mo
10k+ lines
Good Closed Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Closed Accnts Over 5k
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Inq Last 4-5 mo
1 Total Inq 0-2 Mo
1 Total Inqs 4-5 mo

Credit Alerts

Inquiries

RFC PALMVIEW 588 - 07/24/25

LENDMARK FINANCIAL S - 04/21/25

XACTUS - 11/27/24

INFORMATIVE RESEARCH - 11/19/24

WELLS FARGO CARD SER - 05/06/24

ONEMAIN - 05/02/24

ONEMAIN - 03/28/24

DIGITAL FEDERAL CRED - 02/22/24

WELLS FARGO CARD SER - 01/24/24

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Credit Card)	\$10,752	\$10,950	98%	\$334	I	2024
CREDIT ONE BANK (Credit Card)	\$1,766	\$2,000	88%	\$89	I	2024
ELAN FINANCIAL SERVI (Credit Card)	\$0	\$500	0%	\$0	I	2023
Credit Card Open Totals: (No Retail)	\$12,518	\$13,450	93%	\$423		

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
ONEMAIN (Unsecured)	\$9,613	\$10,100	\$263	I	2025
LENDMARK FINANCIAL S (Unsecured)	\$6,521	\$6,625	\$277	I	2025
REGIONAL FINANCE (Secured)	\$10,159	\$10,099	\$316	I	2025
HIDALGO FCU-MCALLEN (Unsecured)	\$10,324	\$19,800	\$415	I	2022
GOODLEAP LLC (Unsecured)	\$69,762	\$75,000	\$325	I	2022
ONEMAIN (Secured)	\$6,497	\$17,228	\$493	I	2021
Totals	\$112,876	\$138,852	\$2,089		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$2,700	0%	\$0	I	2019
SYNCB/MOHAWK (Retail Account)	\$0	\$6,500	0%	\$0	I	2005
BESTBUY/CBNA (Credit Card)	\$0	\$2,500	0%	\$0	I	2019
FNB OMAHA (Credit Card)	\$0	\$500	0%	\$0	I	2019
Totals	\$0	\$3,000	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					

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