

Adriane Knight's Credit Summary

654 Credit Score	\$876/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-----------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Adriane Knight	ADRIAN KNIGHT
Age: 59	
4900 NE 2nd Ave	500 NW 2ND AVE UNIT 12591
Miami, FL. 33137	MIAMI, FL. 33101

Categories	# / Balance
Revolving Accounts (Open)	5 / \$2,096
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$28,016
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

\$17637 Unpaid Collection(s)
1 Over Limit Acnt
Total Rev Usage > 75%
Pay \$986 so Accts < 40%
No Open Rev Credit Lines
1 Charged Off Acct
No 3k+ Lines
No Closed Rev Depth
Less than 5 yrs
3+ Closed Rev Accnts
No Open Mortgage
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr
2 Inq Last 4-5 mo
2 Total Inqs 4-5 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
Wyndham Vacation Res	Charged off account. Variable/adjustable Rate.	Closed - 2/29/24	2022	\$17,637

Inquiries

ONEMAIN - 05/02/25

TRUIST BANK - 04/18/25

SOUTHEAST TOYOTA FIN - 01/27/24

SOUTH DADE DEALERSHI - 01/27/24

CAP ONE VIA DEALER - 01/27/24

SOUTH DADE DEALERSHI - 01/27/24

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$150	\$750	20%	\$29	I	2023
SYNCB/JC PENNEYS (Retail Account)	\$0	\$100	0%	\$0	I	2020
FNB OMAHA (Credit Card)	\$1,006	\$1,000	101%	\$40	I	2023
COMENITYBANK/VSMC (Credit Card)	\$940	\$1,400	67%	\$44	I	2019
Credit Card Open Totals: (No Retail)	\$2,096	\$2,400	87%	\$113		

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)	\$5,403	\$5,351	\$192	I	2025
World Omni (Auto)	\$4,976	\$31,846	\$571	I	2019
Wyndham Vacation Res (Time Share Loan (a purchased time share))	\$17,637	\$17,637	\$0	J	2022
Totals	\$28,016	\$54,834		\$763	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/WYND (Retail Account)	\$0	\$2,100	0%	\$0	I	2022
SYNCB/JC PENNEYS (Retail Account)	\$0	\$500	0%	\$0	I	2020
FINGERHUT/WEBBANK (Retail Account)	\$0	\$700	0%	\$0	I	2018
SYNCB/SAMS CLUB (Retail Account)	\$0	\$36	0%	\$0	I	2002
FNB OMAHA (Credit Card)	\$0	\$0	0%	\$0		2023
FNB OMAHA (Credit Card)	\$0	\$0	0%	\$0		2023
Totals	\$0	\$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					

Installment Accounts	Balance	Limit	Payment	Resp	Age
ONEMAIN (Unsecured)	\$5,403	\$5,351	\$192	I	2025
World Omni (Auto)	\$4,976	\$31,846	\$571	I	2019
Wyndham Vacation Res (Time Share Loan (a purchased time share))	\$17,637	\$17,637	\$0	J	2022
Totals	\$28,016	\$54,834	\$763		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
FNB OMAHA (Credit Card)	\$0	\$0	\$0		2023
FNB OMAHA (Credit Card)	\$0	\$0	\$0		2023
Totals	\$0	\$0	\$0		