

Cameron Busby's Credit Summary

545 Credit Score	\$7,348/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: Cameron Busby	CAMERON BUSBY
Age: 31	
511 SW 23rd St	4101 MESCALERO DR
Seminole, TX. 79360	HOBBS, NM. 88240

Categories	# / Balance
Revolving Accounts (Open)	6 / \$32,942
Real Estate (Open)	1 / \$199,549
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$206,467
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 1
Inquires (Last 6 Months)	3
Late Pays (Last 2/2+ Years)	5 / 0

Credit Factors

Current Lates (SYNCB/VENMO)
5 Over Limit Acnt
Current Lates (JPMCB CARD SERVICES, and
Total Rev Usage > 90%
Past Due Not Late
Pay \$21097 so Accts < 40%
3 Rev Lates in 0-3 mo
1 RE Late in 0-3 mo
Avg Age Open
Light Open Rev Depth
No Closed Rev Depth
1 Chrgd Off RE Acct
1 Inq Last 4 Mo
2 Inqs Fall Off In 30 Days
2 Total Inqs 5-6 mo
12k+ lines
Existing Open Mortgage
3+ Closed Rev Accnts
Paid Off 150k+ RE/RE
No Rev Acct Open 10K 2yr
1 Total Inq 0-2 Mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
ONEMAIN	Account paid for less than full balance.	Closed - 4/3/19	2016	\$0

Inquiries

CAPITAL ONE BANK USA - 08/19/25

COMENITYCAPITAL/ZALE - 03/17/25

TRACTOR SUPPLY CREDI - 03/07/25

GM FINANCIAL COM - 02/07/25

US BANK DS WEST - 02/06/25

ALLY FINANCIAL - 02/06/25

US BANK DS WEST - 01/29/25

ALLY FINANCIAL - 01/29/25

GM FINANCIAL - 01/29/25

PERMIAN AUTO GROUP L - 01/29/25

ESTACADO FEDERAL CRE - 05/29/24

Late Pays	Account	Status	Past Due
30 - 07/25	JPMCB CARD SERVICES	Open	
30 - 07/25	GMFNANCIAL	Open	
Past Due - 09/25	DISCOVER CARD	Open	\$652
30 - 09/23	SYNCB/PAYPAL	Closed - 8/13/25	
30 - 07/25	SYNCB/VENMO	Closed - 8/11/25	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Zales Credit Card (Retail Account)	\$1,205	\$6,500	19%	\$43	I	2024
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$5,763	\$5,600	103%	\$256	I	2025
APPLE CARD - GS BANK (Credit Card)	\$5,731	\$5,500	104%	\$167	I	2025
TBOM/FORTIVA MC (Credit Card)	\$2,121	\$2,000	106%	\$71	I	2024
DISCOVER CARD (Credit Card)	\$14,322	\$13,500	106%	\$347	I	2023
SYNCB/PAYPAL (Credit Card)	\$3,788	\$3,460	109%	\$41	I	2017
SYNCB/VENMO (Credit Card)	\$12	\$500	2%	\$2	I	2025
Credit Card Open Totals: (No Retail)	\$32,942	\$30,560	108%	\$927		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NATIONSTAR MORTGAGE (FHA Real Estate Mortgage)	\$199,549	\$224,360	\$1,999	J	2019
Totals	\$199,549	\$224,360	\$1,999		

Installment Accounts	Balance	Limit	Payment	Resp	Age
GMFNANCIAL (Auto)	\$108,704	\$108,867	\$1,903	I	2025
ESTACADO FEDERAL CRE (Auto)	\$45,489	\$51,250	\$949	J	2024
US BANK (Auto)	\$52,274	\$98,583	\$1,613	J	2022
Totals	\$206,467	\$258,700	\$4,465		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/HARBOR (Retail Account)	\$0	\$1,000	0%	\$0	I	2024
SYNCB/CAR CARE SYN C (Retail Account)	\$0	\$1,000	0%	\$0	I	2024
SYNCB/CAR CARE DISC (Retail Account)	\$0	\$400	0%	\$0	I	2016
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
LOANCARE SERVICING C (FHA Real Estate Mortgage)	\$0	\$183,612	\$0	J	2014
DOVENMUEHLE MORTGAGE (FHA Real Estate Mortgage)	\$0	\$183,612	\$0	J	2014
Totals	\$0	\$367,224		\$0	

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