

Rod Allred's Credit Summary

749	\$3,477/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Rod Allred	THOMAS R ALLRED JR
Age: 36	
3490 Summit Blvd	3490 SUMMIT BLVD
Pensacola, FL. 32503	PENSACOLA, FL. 32503

Categories	# / Balance
Revolving Accounts (Open)	2 / \$2,731
Real Estate (Open)	1 / \$267,747
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$68,932
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Too Few Open Rev Accounts
1 RE Late in 4-6 mo
7k+ line for 8+yrs
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Paid Off 200k+ RE/RE
Seasoned Closed Accounts

Credit Alerts

Late Pays	Account	Status	Past Due
30 - 05/25	PNC MORTGAGE	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$10,000	0%	\$0	I	2024
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,731	\$48,000	6%	\$40	I	2015
Credit Card Open Totals: (No Retail)	\$2,731	\$48,000	6%	\$40		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PNC MORTGAGE (Conventional RE Mortgage)	\$267,747	\$293,550	\$2,096	J	2021
Totals	\$267,747	\$293,550	\$2,096		

Installment Accounts	Balance	Limit	Payment	Resp	Age
World Omni (Auto)	\$68,932	\$83,153	\$1,341	I	2024
Totals	\$68,932	\$83,153	\$1,341		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/GUITAR CENTER (Retail Account)	\$0	\$4,500	0%	\$0	I	2016
COMENITYBANK/HOTTOPI (Retail Account)	\$0	\$900	0%	\$0	I	2015
Cap1/KOHL'S DEPARTMEN (Retail Account)	\$0	\$900	0%	\$0	I	
SYNCB/TJX CO DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2022
BESTBUY/CBNA (Credit Card)	\$0	\$4,000	0%	\$0	I	2021
CITICARDS CBNA (Credit Card)	\$0	\$3,000	0%	\$0	I	2016
BESTBUY/CBNA (Credit Card)	\$0	\$3,000	0%	\$0	I	2017
WELLS FARGO CARD SER (Credit Card)	\$0	\$1,800	0%	\$0	I	2011
Totals	\$0	\$12,824	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SB/THE MORTGAGE FIRM (Conventional RE Mortgage)	\$0	\$293,550	\$0	J	2021
Totals	\$0	\$293,550	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
World Omni (Auto)	\$68,932	\$83,153	\$1,341	I	2024
Totals	\$68,932	\$83,153	\$1,341		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					