

Elisus Emerenini's Credit Summary

838	\$1,853/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Elisus Emerenini	ELISUS C EMERENINI
Age: 54	
1829 E Marion St	9711 MENDOZA RD
Shelby, NC. 28152	RANDALLSTOWN, MD. 21133

Categories	# / Balance
Revolving Accounts (Open)	2 / \$419
Real Estate (Open)	1 / \$125,122
Line of Credit Accounts (Open)	0 / \$76,347
Installment Accounts (Open)	2 / \$253
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

Too Few Open Rev Accounts
7k+ line for 12+yrs
Great Closed Rev Depth
Existing Open Mortgage
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
8+ Closed RE Accounts
Paid Off 150k+ RE/RE
1 Inq Last 4-5 mo
1 Inqs Fall Off In 30 Days
1 Total Inqs 4-5 mo
1 Total Inqs 5-6 mo

Credit Alerts

Inquires

CIC MORTGAGE CREDIT, - 04/23/25

ADVANTAGE CREDIT,INC - 04/01/25

Factual Data Consume - 06/11/24

CREDCO - 05/31/24

CIC MORTGAGE CREDIT - 05/13/24

TRUIST BANK - 03/22/24

CITIZENS BANK PA DPL - 03/21/24

CITIZENS BANK PA DPL - 03/19/24

EMRELIANCE - 02/27/24

CREDCO - 02/26/24

CREDIT INFORMATION S - 02/20/24

CORELOGIC CREDCO - 02/03/24

UNITED ONE RESOURCES - 01/30/24

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Bank of America (Credit Card)	\$379	\$13,600	3%	\$25	I	2016
Bank of America (Credit Card)	\$40	\$35,100	0%	\$25	I	2010
Credit Card Open Totals: (No Retail)	\$419	\$48,700	1%	\$50		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
Truist Bank (Home Equity Line of Credit)	\$76,347	\$170,000	\$553	I	2024
Totals	\$76,347	\$0	\$553		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PHH Mortgage Service (Conventional RE Mortgage)	\$125,122	\$176,500	\$1,652	J	2020
Totals	\$125,122	\$176,500	\$1,652		

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$45	\$6,000	\$66	I	2010
DEPT OF ED/AIDVANTAG (Education Loan)	\$208	\$8,500	\$85	I	2010
Totals	\$253	\$14,500	\$151		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$1,501	0%	\$0	I	2015
SEARS/CBNA (Retail Account)	\$0	\$2,001	0%	\$0	I	2014
Bank of America (Credit Card)	\$0	\$24,100	0%	\$0	I	2013
SYWMC/CBNA (Credit Card)	\$0	\$2,001	0%	\$0	I	2018
WELLS FARGO CARD SER (Flexible Spending Credit Card)	\$0	\$11,000	0%	\$0	I	2015
Bank of America (Credit Card)	\$0	\$18,000	0%	\$0	I	2019
CITI TY MC/CBNA (Credit Card)	\$0	\$2,001	0%	\$0	I	2012
Totals	\$0	\$57,102	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
AMERIHOM MORTGAGE C (Conventional RE Mortgage)	\$0	\$176,500	\$0	J	2020
US BANK HOME MTG (Conventional RE Mortgage)	\$0	\$179,550	\$0	I	2014
Totals	\$0	\$356,050	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$45	\$6,000	\$66	I	2010
DEPT OF ED/AIDVANTAG (Education Loan)	\$208	\$8,500	\$85	I	2010
Totals	\$253	\$14,500	\$151		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					