

Alex Gonzales's Credit Summary

824 Credit Score	\$3,216/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: Alex Gonzales	ALEX J GONZALES JR
Age: 19	
12482 TRINITY DR	12482 TRINITY DR
MIRA LOMA, CA. 91752	EASTVALE, CA. 91752

Categories	# / Balance
Revolving Accounts (Open)	6 / \$15,790
Real Estate (Open)	1 / \$358,002
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$10,774
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)	0 / 1

Credit Factors

Total Rev Usage > 40%
Pay \$3799 so Accts < 40%
7k+ line for 12+ yrs
Great Closed Rev Depth
Existing Open Mortgage
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Paid Off 200k+ RE/RE
Closed Accnts Over 5k
1 RE Late in 4+ yrs

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	ROCKET MORTGAGE	Closed - 8/3/21	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$5,000	0%	\$0	I	2022
CAP1/KOHL'S DEPARTMENT (Retail Account)	\$0	\$800	0%	\$0	I	2021
GOODYEAR TIRE/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2012
JPMCB CARD SERVICES (Credit Card)	\$14,879	\$27,700	54%	\$386	I	2006
AMEX/DSNB (Credit Card)	\$796	\$10,000	8%	\$44	I	2005
Credit Card Open Totals: (No Retail)	\$15,675	\$37,700	42%	\$430		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$115	\$1,000	12%	\$29	A	2009
Totals	\$115	\$1,000	12%	\$29		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
ROCKET MORTGAGE (Conventional RE Mortgage)	\$358,002	\$397,000	\$2,530	I	2021
Totals	\$358,002	\$397,000	\$2,530		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WELK RESORT GROUP (Time Share Loan (a purchased time share))	\$10,774	\$15,295	\$256	I	2020
Totals	\$10,774	\$15,295	\$256		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$3,000	0%	\$0	I	2005
SYNCB/MATHIS BROTHER (Retail Account)	\$0	\$7,200	0%	\$0	I	2022
WELLS FARGO CARD SER (Retail Account)	\$0	\$5,400	0%	\$0	I	2020
BEST BUY/CBNA (Retail Account)	\$0	\$3,000	0%	\$0	I	2010
SYWMC/CBNA (Credit Card)	\$0	\$2,001	0%	\$0	I	2019
Totals	\$0	\$2,001	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
ROCKET MORTGAGE (Conventional RE Mortgage)	\$0	\$390,960	\$0	I	2020
ROCKET MORTGAGE (Conventional RE Mortgage)	\$0	\$394,750	\$0	I	2019
FLAGSTAR BANK (Conventional RE Mortgage)	\$0	\$372,000	\$0	J	2016
PHH Mortgage Service (Conventional RE Mortgage)	\$0	\$372,000	\$0	J	2016
CALIBER HOME LOANS I (Conventional RE Mortgage)	\$0	\$368,000	\$0	J	2014
Totals	\$0	\$1,897,710	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WELK RESORT GROUP (Time Share Loan (a purchased time share))	\$10,774	\$15,295	\$256	I	2020
Totals	\$10,774	\$15,295	\$256		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					