

## Edinys Guzman's Credit Summary

<b>508</b> Credit Score	<b>\$447/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
----------------------------	-----------------------------	----------------------------	--------------------------	-----------------------

### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Edinys Guzman	EDINYS GUZMAN
Age: 38	
Po Box 15068	411 MARTIN LUTHER KING JR DR APT 4E
Jersey City, NJ. 07305	JERSEY CITY, NJ. 07304

Categories	# / Balance
Revolving Accounts (Open)	9 / \$4,510
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	3 / \$64,471
Miscellaneous Accounts (Open)	0 / \$0

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

### Credit Factors

\$390 Unpaid Collection(s)  
3 Over Limit Acnt  
Total Rev Usage > 90%  
Pay \$2895 so Accts < 40%  
2 Chrgd Off Rev Accts  
5 Rev Lates in 6-12 mo  
No Open Rev Credit Lines  
1 Charged Off Acct  
No 3k+ Lines  
2 New Accnts Last 60 Days  
Avg Age Open  
No Closed Rev Depth  
1 Inq Last 4 Mo  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
No Open Mortgage  
No Rev Acct Open 10K 2yr  
1 Total Inq 0-2 Mo

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
COMENITYCAPITAL/BURL	Charged off account.	Open	2021	\$0
MACYS/CITIBANK NA	Charged off account. Account closed by credit gr	Closed - 8/15/25	2021	\$390
CAPITAL ONE BANK USA	Account previously in dispute - Now resolved by	Closed - 4/16/24	2020	\$0 full balance

## Inquires

CAPITAL ONE FINANCIA - 07/22/25

Late Pays	Account	Status	Past Due
120 - 02/25, 120 - 01/25, 90 - 12/24, 60 - 11/24, 30 - 10/24	CREDIT ONE BANK	Closed - 4/10/24	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	0%	\$0	I	2025
KIKOFF LENDING, LLC (Retail Account)	\$35	\$750	5%	\$5	I	2024
COMENITYCAPITAL/BURL (Retail Account)	\$0	\$500	0%	\$0	I	2021
CB INDIGO (Credit Card)	\$1,047	\$1,000	105%	\$52	I	2025
WEBBANK/ONEMAIN (Credit Card)	\$1,551	\$1,500	103%	\$25	I	2025
THE BANK OF MISSOURI (Credit Card)	\$735	\$750	98%	\$45	I	2025
WEBBANK/ATLS/IMAGINE (Credit Card)	\$349	\$400	87%	\$25	I	2025
CREDIT ONE BANK (Credit Card)	\$348	\$300	116%	\$30	I	2024
MACYS/CITIBANK NA (Retail Account)	\$390	\$800	49%	\$0	I	2021
NORDSTROM/TD BANK	\$55	\$300	18%	\$17	I	2014
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$4,510</b>	<b>\$4,250</b>	<b>106%</b>	<b>\$199</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	\$0	I	2025
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
CAPITAL ONE AUTO FIN (Auto)	\$9,450	\$9,390	\$265	I	2025
DEPT OF ED (Education Loan)	\$55,021	\$50,198	\$0	I	2023
<b>Totals</b>	<b>\$64,471</b>	<b>\$59,588</b>	<b>\$265</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYBANK/VICTORI (Retail Account)	\$0	\$100	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2020
CREDIT ONE BANK (Credit Card)	\$0	\$300	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$0	\$250	0%	\$0	I	2017
<b>Totals</b>	<b>\$0</b>	<b>\$850</b>	<b>0%</b>	<b>\$0</b>		

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
CAPITAL ONE AUTO FIN (Auto)	\$9,450	\$9,390	\$265	I	2025
DEPT OF ED (Education Loan)	\$55,021	\$50,198	\$0	I	2023
<b>Totals</b>	<b>\$64,471</b>	<b>\$59,588</b>	<b>\$265</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					