

Nicholaus Kraimer's Credit Summary

823 Credit Score	\$2,198/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: Nicholaus Kraimer	CHRISTINA M KRAIMER
Age: 29	
5 Peninsula Dr	5 PENINSULA DR
Hilton Head Island, SC. 29926	HILTON HEAD ISLAND, SC. 29926

Credit Factors

7k+ line for 12+yr
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
Paid Off 200k+ RE/RE

Categories	# / Balance
Revolving Accounts (Open)	10 / \$22,057
Real Estate (Open)	1 / \$331,892
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
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 / 0

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$2,501	0%	\$0	I	2021
SYNCB/CARE CREDIT (Retail Account)	\$0	\$5,008	0%	\$0	I	2019
SYNCB/TJX CO DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$0	\$12,500	0%	\$0	I	2024
PNC BANK (Credit Card)	\$0	\$20,000	0%	\$0	J	2023
PNC BANK (Flexible Spending Credit Card)	\$0	\$19,000	0%	\$0	J	2022
DISCOVER CARD (Credit Card)	\$7,271	\$16,500	44%	\$146	I	2021
Bank of America (Credit Card)	\$14,786	\$19,500	76%	\$147	I	2021
PNC BANK (Flexible Spending Credit Card)	\$0	\$17,500	0%	\$0	I	2014
AMERICAN EXPRESS (Credit Card)	\$0	\$26,400	0%	\$0	I	1983
Credit Card Open Totals: (No Retail)	\$22,057	\$132,424	17%	\$293		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FIFTH THIRD BANK (Conventional RE Mortgage)	\$331,892	\$345,000	\$1,905	J	2022
Totals	\$331,892	\$345,000	\$1,905		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$0	\$15,900	0%	\$0	J	2018
WELLS FARGO CARD SER (Retail Account)	\$0	\$2,400	0%	\$0	I	2019
GOODYEAR TIRE/CBNA (Retail Account)	\$0	\$2,000	0%	\$0	I	2019
SYNCB/JC PENNEYS (Retail Account)	\$0	\$500	0%	\$0	I	2019
SYNCB/HOME DESIGN AL (Retail Account)	\$0	\$6,300	0%	\$0	I	2020
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$2,500	0%	\$0	I	2019
COMENITYCAPITAL/OVER (Retail Account)	\$0	\$7,500	0%	\$0	I	2019
COMENITYBANK/WAYFAIR (Retail Account)	\$0	\$3,000	0%	\$0	I	2020
SYNCB/BANANA REPUBLI (Retail Account)	\$0	\$250	0%	\$0	I	2018
COMENITY BANK/TALBOT (Retail Account)	\$0	\$3,000	0%	\$0	I	2014
CAPITAL ONE/LORD & T (Retail Account)	\$0	\$1,500	0%	\$0	I	2013
SYNCB/JC PENNEYS (Retail Account)	\$0	\$1,000	0%	\$0	I	2013
COMENITY BANK/PIER 1 (Retail Account)	\$0	\$1,800	0%	\$0	J	1993
COMENITY BANK/ANNTYL (Retail Account)	\$0	\$1,250	0%	\$0	I	2017
SYNCB/AMERICAN EAGLE (Retail Account)	\$0	\$124	0%	\$0	I	2010
SYNCB/GAP (Retail Account)	\$0	\$800	0%	\$0	I	2011
COMENITY BANK/ATYRL (Credit Card)	\$0	\$8,750	0%	\$0	I	2013
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$14,500	0%	\$0	I	2017
TD BANK (Credit Card)	\$0	\$10,000	0%	\$0	I	2021
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$0	\$5,500	0%	\$0	I	2017
SYNCB/DICKS DC (Credit Card)	\$0	\$6,600	0%	\$0	I	2017
SYNCB/TJX CO DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2019
AMEX/DSNB (Credit Card)	\$0	\$8,300	0%	\$0	I	1983
SYNCB/AT HOME DC (Credit Card)	\$0	\$7,000	0%	\$0	I	2018
SYNCB/BANANA REP DC (Credit Card)	\$0	\$7,000	0%	\$0	I	2015
Totals	\$0	\$68,674	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age

No Line of Credit Accounts

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
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No Installment Accounts

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts
