

# Financial Profile Evaluation/Analysis

**Client Name**: Tiffany Joy Kelley  
**Company Name**:   
**Prepared By**:   
**Report Date**: Tuesday, July 9, 2024

**Financial Profile Evaluation/Analysis**

**Tiffany Joy Kelley - Kelley4 Property Group LLC**

Prepared By: Tiran Winston with UI2 Funding Dept

Report Date: 2024-07-09

**Personal Credit Information**

**Credit Scores**

| **Bureau** | **FICO Score** | **Rating** |
| --- | --- | --- |
| TransUnion | 785 | Excellent |
| Experian | 785 | Excellent |
| Equifax | 798 | Excellent |

**Account Details**

**Personal/Individual Accounts**

**Credit/Revolving Accounts**:

| **Bank/Lender Name** | **Limit** | **Balance** | **Age (Years)** | **Utilization** | **Payment History** | **Ownership/Responsibility (AU/Joint/Individual)** |
| --- | --- | --- | --- | --- | --- | --- |
| JPMCB CARD | $15,700.00 | $288.00 | 4 | 1.83% | Current | Individual |
| DISCOVERBANK | $9,500.00 | $976.00 | 2 | 10.27% | Current | Individual |
| CAPITAL ONE | $1,000.00 | $190.00 | 3 | 19% | Current | Individual |
| JPMCB CARD | $5,100.00 | $0.00 | 3 | 0% | Current | Individual |
| CEFCU CCARD | $11,600.00 | $181.00 | 1 | 1.56% | Current | Individual |
| AMEX | $15,000.00 | $0.00 | 5 | 0% | Current | Individual |
| THD/CBNA | $5,000.00 | $0.00 | 1 | 0% | Current | Individual |

**Installment Accounts**:

| **Bank/Lender Name** | **Limit** | **Balance** | **Age (Years)** | **% Paid** | **Payment History** | **Ownership/Responsibility (AU/Joint/Individual)** |
| --- | --- | --- | --- | --- | --- | --- |
| ROCKET MTG | $227,905.00 | $221,445.00 | 2 | 2.84% | Current | Individual |
| DEPTEDNELNET | $11,355.00 | $8,313.00 | 6 | 73.2% | Current | Individual |
| TOYOTA MTR | $12,870.00 | $0.00 | Closed | 100% | Current | Individual |
| SW HRTGE CU | $1,000.00 | $0.00 | Closed | 100% | Current | Joint |
| FEDLOAN | $11,356.00 | $0.00 | Transferred | 100% | Current | Individual |

**Open Accounts**:

| **Account Name** | **Limit (If Avail)** | **Balance** | **Age (If Avail)** | **Status** | **Payment History** | **Ownership/Responsibility (AU/Joint/Individual)** |
| --- | --- | --- | --- | --- | --- | --- |
| - | - | - | - | - | - | - |

**Closed Accounts**:

| **Account Name** | **Limit (If Avail)** | **Balance** | **Age (If Avail)** | **Status** | **Payment History** | **Ownership/Responsibility (AU/Joint/Individual)** |
| --- | --- | --- | --- | --- | --- | --- |
| CBNA | $750.00 | $0.00 | Closed | 100% | Current | Individual |
| CCB/ZALES | $1,400.00 | $0.00 | Closed | 100% | Current | Individual |
| CB/VICSCRT | $600.00 | $0.00 | Closed | 100% | Current | Individual |

**Other Relationship**:

| **Bank Name** | **Balance** | **Age/When Opened (If Avail)** | **Status** | **Ownership/Responsibility (AU/Joint/Individual)** |
| --- | --- | --- | --- | --- |
| Chase Bank | No Value | 04/2017 | Savings Acct | Individual |
| Chase Bank | No Value | 04/2017 | Checking Acct | Individual |
| Chase Bank | No Value | 04/2024 | Credit Card | Business |
| Chase Bank | No Value | 04/2024 | Checking Acct | Business |
| Cefcu | No Value | 08/01/95 | Savings Acct | Individual |
| Cefcu | No Value | 08/01/95 | Checking Acct | Individual |
| Cefcu | $11,600.00 | 10/04/12 | Credit Card | Individual |
| Cefcu | $1,000.00 | 02/01/23 | Credit Card | Individual |
| Discover | $2,500.00 | 02/01/23 | Credit Card | Individual |
| Bank of America | $3,000.00 | 11/27/2022 | Credit Card | Individual |
| Bank of America | $10,000.00 | 04/08/2024 | Credit Card | Business |
| Bank of America | $10,000.00 | 04/08/2024 | Credit Card | Business |
| American Express | $15,000.00 | 12/19/2019 | Credit Card | Individual |
| Home Depot | $5,000.00 | 10/01/2022 | Credit Card | Individual |
| US Bank | $8,000.00 | 04/08/2024 | Credit Card | Business |
| US Bank | No Value | 04/08/2024 | Savings Acct | Business |
| US Bank | No Value | 04/08/2024 | Checking Acct | Business |

**Business Information**

* **Business Name:** Kelley4 Property Group LLC
* **Business Age:** Less than 1 year
* **Business NAICS Code:** 531311 (Residential Property Managers)
* **Business Structure:** LLC
* **State of Formation:** Illinois
* **Business Filing Document:** Provided
* **SS4/EIN Letter:** Provided

**Credit Utilization**

| **Metric** | **Amount** |
| --- | --- |
| Total Credit Limit | $48,300.00 |
| Total Balances | $1,635.00 |
| Overall Utilization | 3.39% |
| Assigned Score | 15 Points |

**Derogatory Marks**

| **Metric** | **Details** |
| --- | --- |
| Derogatory Marks | No |
| Assigned Score | 10 Points |

**Inquiries**

| **Bureau** | **Inquiry Date** | **Age (Months)** | **Origin** | **Assigned Score** |
| --- | --- | --- | --- | --- |
| TransUnion | 05/13/2024 | 2 | JPMCB CARD | 5 |
| Experian | 05/13/2024 | 2 | JPMCB CARD | 5 |
| Experian | 05/06/2024 | 2 | BK OF AMER | 5 |
| TransUnion | 05/06/2024 | 2 | US BANK | 5 |
| TransUnion | 05/20/2023 | 13 | CEFCU | 3 |
| TransUnion | 04/01/2023 | 14 | CEFCU | 3 |
| Experian | 11/27/2022 | 20 | BK OF AMER | 2 |
| Experian | 11/27/2022 | 20 | DISCOVER FINANCIAL SER | 2 |
| Experian | 10/16/2022 | 21 | THD/CBNA | 2 |
| Equifax | 06/29/2022 | 24 | XACTUS | 1 |

**Payment History**

| **Metric** | **Details** |
| --- | --- |
| Late Payments | 0 |
| Account Name | - |
| Bureau | - |
| Late Months | 0 |
| Charged Off | No |
| Assigned Score | 20 Points |

**Credit Age and Mix**

| **Account Type** | **Number of Accounts** | **Average Age (Months)** | **Mix (Good/Fair/Poor)** | **Assigned Score** |
| --- | --- | --- | --- | --- |
| Revolving Accounts | 7 | 62.4 | Good | 10 Points |
| Installment Accounts | 5 | 71.6 | Good | 10 Points |

**Business Financing PG**

| **Metric** | **Details** | **Assigned Score** |
| --- | --- | --- |
| Business Entity Age | Less than 1 year | 0 |
| Industry Risk | Moderate | 3 |
| Business Structure | LLC | 10 |
| Overall Total Score | Sum of individual scores | 78/100 |

**Total Score and Grade**

| **Metric** | **Assigned Score** |
| --- | --- |
| Credit Utilization | 15 Points |
| Derogatory Marks | 10 Points |
| Inquiries | 33 Points |
| Payment History | 20 Points |
| Credit Age and Mix | 20 Points |
| Overall Total Score | 98 Points |
| Grade | A+ |

**Recommendations**

1. **Credit Utilization:** Keep utilization under 10% for optimal scoring.
2. **Credit Age and Mix:** Maintain a good mix of account types.
3. **New Accounts and Inquiries:** Limit the number of new accounts and inquiries to maintain a higher score.

**END OF THIS REPORT - THANK YOU FOR YOUR BUSINESS**

**Tiffany Joy Kelley - Kelley4 Property Group LLC**

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