

TRANSUNION REPORT

# Credit Report

Landlord view

## Report Details

REPORTS EXPIRE NUMBER OF DAYS

25

### Report Response Model Details

#### Credit

JAMES A ALEXANDER

SSN Message: No SSN on input but SSN on file.

#### Address

##### Current Address

3100 SE PRUITT RD  
PORT SAINT LUCIE FL 34952  
Reported: 03/26

#### Employment

TTL  
PRUDENTIAL TROPICAL REALT PORT SAINT LUCIE, FL

#### Fraud Indicators

##### Description

SSN mismatch - input does not match file

#### Profile Summary

##### Record Counts

Tradelines:	Collections:	Public Records:	Inquiries:
10	N/A	N/A	1

#### Derogatory Items

Negative Tradelines:	Tradelines with any historical negatives:	Occurrence of any historical negatives:
0	1	1

### Tradeline Summary

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	8	\$4,715	\$17,000	\$306	\$0	\$10	98%
Installment	0	N/A	N/A	N/A	N/A	N/A	N/A
Mortgage	2	N/A	N/A	N/A	N/A	N/A	N/A
Open	0	N/A	N/A	N/A	N/A	N/A	N/A
Closed w Bal	-	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>10</b>	<b>\$4,715</b>	<b>\$17,000</b>	<b>\$306</b>	<b>N/A</b>	<b>\$10</b>	<b>N/A</b>

### Resident Score

Resident Score  
**755**

#### Key factor(s) which may affect your score:

- Length at current reported residence is too short
- Not enough available credit on revolving accounts
- Not enough available credit
- Balance of non-mortgage accounts is too high

### Tradelines

#### Trade Total

Count	Balance Total	Total Credit Limit	Total Past Due
10	\$306	\$17,000	N/A

### Trades

#### DISCOVERCARD

<b>Industry:</b> Banks	<b>Opened:</b> 08/25	<b>Balance:</b> N/A
<b>Loan Type:</b> Credit Card	<b>Verified:</b> 02/26	<b>Past Due:</b> N/A
<b>Loan Terms:</b> Revolving	<b>Closed:</b>	<b>Credit Limit:</b> N/A
<b>Account Type:</b> Individual account for sole use of consumer	<b>Paid:</b> 02/26	<b>Payment Amount:</b> N/A
<b>Status:</b> Paid or paying as agreed		
<b>Notes:</b> Paid; 02/01/2026 Automated Account		

#### Payment History Summary (5 months)

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

### Payment History

2026	Jan				
	✓				
2025	Dec	Nov	Oct	Sep	

✓ ✓ ✓ ✓

### UNVL/CITI

**Industry:** Banks  
**Loan Type:** Credit Card  
**Loan Terms:** Revolving MIN  
**Account Type:** Joint account  
**Status:** Paid or paying as agreed  
**Notes:** Automated Account

**Opened:** 04/18  
**Verified:** 02/26  
**Closed:**  
**Paid:**

**Balance:** \$306  
**Past Due:** N/A  
**Credit Limit:** \$11,500  
**Payment Amount:** \$10

#### Payment History Summary

(48 months)

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

### Payment History

2026	Jan										
	✓										
2025	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Jan										
	✓										
2024	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Jan										
	✓										
2023	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Jan										
	✓										
2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

### MACYS/FDSB

**Industry:** Department/Variety and Other Retail  
**Loan Type:** Charge Account  
**Loan Terms:** Revolving  
**Account Type:** Individual account for sole use of consumer  
**Status:** Paid or paying as agreed  
**Notes:** Paid; 06/04/2024  
 Automated Account

**Opened:** 06/24  
**Verified:** 01/26  
**Closed:**  
**Paid:** 06/24

**Balance:** N/A  
**Past Due:** N/A  
**Credit Limit:** \$800  
**Payment Amount:** N/A

## Payment History

No payment history reported

## CBUSASEARS

**Industry:** Department/Variety and Other Retail  
**Loan Type:** Charge Account  
**Loan Terms:** Revolving  
**Account Type:** Authorized user of account  
**Status:** Paid or paying as agreed  
**Notes:** Paid; 10/19/2025  
 Automated Account

**Opened:** 10/08  
**Verified:** 11/25  
**Closed:**  
**Paid:** 10/25

**Balance:** N/A  
**Past Due:** N/A  
**Credit Limit:** \$3,600  
**Payment Amount:** N/A

### Payment History Summary (48 months)

1	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

## Payment History

2025	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2024	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Jan										
	✓										
2023	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	✓	✓	✓	✓	✓	✓	✓	✓	✓	N/A	✓
	Jan										
	N/A										

2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	30
	Jan										
	✓										
2021	Dec	Nov									
	✓	✓									

JCP--MCCBG

**Industry:** Department/Variety and Other Retail  
**Loan Type:**  
**Loan Terms:** Revolving  
**Account Type:** Individual account for sole use of consumer  
**Status:** Paid or paying as agreed  
**Notes:** Automated Account

**Opened:** 07/19  
**Verified:** 10/25  
**Closed:**  
**Paid:**

**Balance:** N/A  
**Past Due:** N/A  
**Credit Limit:** N/A  
**Payment Amount:** N/A

**Payment History Summary**  
 (48 months)

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

**Payment History**

2025	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		
	✓	✓	N/A	N/A	N/A	✓	✓	✓	✓		
2024	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	✓
	Jan										
	✓										
2023	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Jan										
	N/A										
2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Jan										

N/A

2021	Dec	Nov	Oct
	N/A	✓	✓

## FRANKLIN 1ST

<b>Industry:</b> Banks	<b>Opened:</b> 03/21	<b>Balance:</b> N/A
<b>Loan Type:</b> Conventional Real Estate Mortgage	<b>Verified:</b> 02/25	<b>Past Due:</b> N/A
<b>Loan Terms:</b> Mortgage 360 Monthly	<b>Closed:</b> 02/25	<b>Credit Limit:</b> N/A
<b>Account Type:</b> Joint account	<b>Paid:</b>	<b>Payment Amount:</b> \$638
<b>Status:</b> Paid or paying as agreed		
<b>Remarks:</b> Transferred to another lender		
<b>Notes:</b> Automated Account		
Account closed normally 02/25/2025		

### Payment History Summary (46 months)

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

## Payment History

2025	Jan	N/A										
2024	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Jan	✓										
2023	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	
	✓	N/A	✓	✓	N/A	✓	✓	✓	✓	✓	✓	
	Jan	✓										
2022	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Jan	✓										
2021	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr			

✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

### CB/EXPRESS

**Industry:** Clothing

**Opened:** 07/20

**Balance:** N/A

**Loan Type:**

**Verified:** 11/24

**Past Due:** N/A

**Loan Terms:** Revolving

**Closed:**

**Credit Limit:** \$1,100

**Account Type:** Individual

**Paid:**

**Payment Amount:** N/A

account for sole use of consumer

**Status:** Paid or paying as agreed

**Notes:** Automated Account

#### Payment History Summary

(48 months)

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

#### Payment History

<b>2024</b>	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>2023</b>	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	N/A
	Jan										
	✓										
<b>2022</b>	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	✓	N/A	N/A	N/A	✓	✓	✓	✓	✓	✓	✓
	Jan										
	✓										
<b>2021</b>	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	N/A	✓	✓	✓	✓	✓	✓	N/A	N/A	✓	N/A
	Jan										
	N/A										
<b>2020</b>	Dec	Nov									
	✓	✓									

### FASHION BUG

**Industry:** Clothing  
**Loan Type:**  
**Loan Terms:** Revolving  
**Account Type:** Individual account for sole use of consumer  
**Status:** Paid or paying as agreed  
**Notes:** Automated Account

**Opened:** 07/21  
**Verified:** 06/22  
**Closed:**  
**Paid:**

**Balance:** N/A  
**Past Due:** N/A  
**Credit Limit:** N/A  
**Payment Amount:** N/A

**Payment History Summary**  
 (9 months)

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

**Payment History**

2022	May	Apr	Mar	Feb	Jan
	✓	✓	✓	✓	✓
2021	Dec	Nov	Oct	Sep	
	✓	N/A	✓	✓	

**MTBANKES**

**Industry:** Banks  
**Loan Type:** Real Estate  
**Loan Terms:** Mortgage 030 Monthly  
**Account Type:** Participant in shared account that cannot be distinguished as joint contract liability or authorized user  
**Status:** Paid or paying as agreed  
**Notes:** Paid; 03/09/2021  
 Automated Account

**Opened:** 02/17  
**Verified:** 03/22  
**Closed:**  
**Paid:** 03/21

**Balance:** N/A  
**Past Due:** N/A  
**Credit Limit:** N/A  
**Payment Amount:** N/A

**Payment History Summary**  
 (23 months)

0	0	0	0
<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>

**Payment History**

2022	Feb	Jan									
	N/A	✓									
2021	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	N/A	N/A	N/A	N/A	✓	✓	✓	✓	✓	✓	✓

Jan

**N/A**

<b>2020</b>	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
	✓	✓	✓	✓	✓	✓	✓	✓	✓

## AMEX

**Industry:** Banks

**Loan Type:**

**Loan Terms:** Revolving

**Account Type:** Individual account for sole use of consumer

**Status:** Unrated

**Remarks:** Account closed by consumer

**Notes:** Automated Account

Account closed normally 08/05/2020

**Opened:** 08/10

**Verified:** 08/20

**Closed:** 08/20

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** N/A

**Payment Amount:** N/A

## Payment History

No payment history reported

## Inquiries

Date	Name	Kind of Business
03/14/2026	MIDLAND CRED	Collection services

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