## **5.2 ALLY FINANCIAL (CLOSED)**

## Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

| Account Number | xxxxxx 0461            | Reported Balance |
|----------------|------------------------|------------------|
| Account Status | INCLUDED_IN_CHAPTER_13 | Available Credit |

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

## **Payment History**

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

| Year                         | Jan              | Feb        | Mar      | Apr            | May         | Jun   | Jul            | Aug        | Sep  | Oct              | Nov         | Dec  |
|------------------------------|------------------|------------|----------|----------------|-------------|-------|----------------|------------|------|------------------|-------------|------|
| 2018                         | ***              | ***        | ****     | ***            | ****        | ****  | ***            | ***        | **** | ****             | ***         | ***  |
| 2017                         | ***              | ***        | ****     | ****           | ****        | ****  | ****           | ****       | **** | ****             | ***         | **** |
| 2016                         | ***              | ****       | ****     | ****           | ****        | ****  | ****           | ****       | **** | ****             | ****        | **** |
| 2015                         | ***              | ****       | ****     | ****           | ****        | ****  | ****           | ****       | **** | ****             | ****        | ***  |
| ✓ Paid on Time               | <b>30</b> 30 D   | ays Past [ | Due      | <b>60</b> 60 D | ays Past [  | Due   | <b>90</b> 90 D | ays Past [ | Due  | <b>120</b> 120 I | Days Past   | Due  |
| <b>150</b> 150 Days Past Due | <b>180</b> 180 I | Days Past  | Due      | <b>V</b> Volu  | ntary Surre | ender | <b>F</b> Fore  | closure    |      | C Colle          | ection Acco | ount |
| CO Charge-Off                | B Inclu          | ded in Bar | nkruptcy | R Repo         | ossession   |       | TN Too         | New to Ra  | te   | ‱No D            | ata Availa  | ble  |

## **Account Details**

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

| High Credit           |         | Payment Responsibility | INDIVIDUAL   |
|-----------------------|---------|------------------------|--------------|
| Credit Limit          |         | Account Type           |              |
| Terms Frequency       | UNKNOWN | Term Duration          |              |
| Balance               |         | Date Opened            | Apr 04, 2015 |
| Amount Past Due       |         | Date Reported          | Oct 25, 2018 |
| Actual Payment Amount |         | Date of Last Payment   |              |