# 4. Installment Accounts

Installment accounts are loans that require payment on a monthly basis until the loan is paid off, such as auto or student loans.

## 4.1 DISCOVER PERSONAL LOANS (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	xxxxxxxx 6571	Reported Balance	\$0
Account Status	INCLUDED_IN_CHAPTER_13	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

### **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
2024	***	****	****	****	****	****	****	****	****	****	****	****
2023		****	****	****	****	****	****	****	****	****	****	****
2022	***	****	****	****	****	****	****	****	****	****	****	****
2021	***	****	****	****	****	****	****	****	****	****	****	****
2020	***	****	****	****	****	****	****	****	****	****	****	****
2019		****	****	****	****	****	****	****	****	****	***	****
2018		****	****	30	60	90	****	****	****	****	***	****
2017		****	****	****	****	****	****	****	****	****	****	****
✓ Paid on Time	30 30 Days Past Due		60 60 Days Past Due		90 90 Days Past Due			<b>120</b> 120 Days Past Due				
<b>150</b> 150 Days Past Due	<b>180</b> 180 Days Past Due		V Voluntary Surrender		F Foreclosure			C Collection Account				
CO Charge-Off	B Included in Bankruptcy		R Repossession		TN Too New to Rate			No Data Available				

#### **Account Details**