

Jong Lee's Credit Summary

| | | | | |
|----------------------------|-----------------------------|----------------------------|--------------------------|-----------------------|
| 680 Credit Score | \$186/mo Payments | No Credit Freeze | No Fraud Alert | No Deceased |
|----------------------------|-----------------------------|----------------------------|--------------------------|-----------------------|

Credit Report Details

| Report Date: 09/30/2025 | Credit Report |
|------------------------------------|---------------------------------|
| Name: Jong Lee | JONG H LEE |
| Age: 59 | |
| 610 S CARLIN SPRINGS RD APT 340 | 610 S CARLIN SPRINGS RD APT 340 |
| ARLINGTON, VA. 22204 | ARLINGTON, VA. 22204 |

| Categories | # / Balance |
|--------------------------------|--------------|
| Revolving Accounts (Open) | 8 / \$3,702 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 1 / \$23,236 |
| Miscellaneous Accounts (Open) | 0 / \$0 |

| Credit Alerts | # |
|-----------------------------|-------|
| Public Records | 0 |
| Collections (Open/Closed) | 1 / 0 |
| Inquires (Last 6 Months) | 4 |
| Late Pays (Last 2/2+ Years) | 0 / 0 |

Credit Factors

\$23236 Unpaid Collection(s)
Past Due Not Late
1 Charged Off Accts
Light Open Rev Depth
Avg Age Open
No Closed Rev Depth
3 Inqs Fall Off In 30 Days
No 7.5k+ Lines
3 Total Inqs 5-6 mo
3+ Closed Rev Accnts
No Open Mortgage
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr
1 Inq Last 4-5 mo
1 Total Inqs 4-5 mo

Credit Alerts

| Collections/Charge Offs | Remarks | Status | Age | Balance |
|-------------------------|----------------------------------|--------|------|----------|
| NISSAN MOTOR ACCEPTA | Charged off account. Fixed rate. | Open | 2017 | \$23,236 |

Inquiries

CAPITAL ONE BANK USA - 05/27/25

CAPITAL ONE BANK USA - 04/19/25

WEBBANK/ATLS/IMAGINE - 04/17/25

CAPITAL ONE BANK USA - 04/07/25

SYNCB/AMAZON PLCC - 11/13/24

CAPITAL ONE BANK USA - 04/25/24

CAPITAL ONE BANK USA - 12/14/23

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|--|----------------|-----------------|------------|--------------|------|------|
| KIKOFF LENDING, LLC (Retail Account - HGDSZ) | \$20 | \$750 | 3% | \$5 | I | 2025 |
| CAPITAL ONE BANK USA (Flexible Spending Credit Card - X5621) | \$2,100 | \$5,000 | 42% | \$69 | I | 2025 |
| WEBBANK/ATLS/IMAGINE (Credit Card - X3349) | \$380 | \$2,000 | 19% | \$25 | I | 2025 |
| SYNCB/AMAZON SECURED (Secured Credit Card - X1933) | \$49 | \$100 | 49% | \$28 | I | 2024 |
| SYNCB/PAYPAL CREDIT (Credit Card - X0660) | \$1 | \$270 | 0% | \$0 | I | 2024 |
| CAPITAL ONE BANK USA (Credit Card - X7775) | \$976 | \$2,300 | 42% | \$34 | I | 2024 |
| SYNCB/PAYPAL (Credit Card - X9101) | \$0 | \$100 | 0% | \$0 | I | 2024 |
| CAPITAL ONE BANK USA (Credit Card - X7225) | \$176 | \$2,300 | 8% | \$25 | I | 2023 |
| Credit Card Open Totals: (No Retail) | \$3,702 | \$12,070 | 31% | \$186 | | |

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

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

| Installment Accounts | Balance | Limit | Payment | Resp | Age |
|-------------------------------------|-----------------|-----------------|------------|------|------|
| NISSAN MOTOR ACCEPTA (Auto - 14154) | \$23,236 | \$23,236 | \$0 | I | 2017 |
| Totals | \$23,236 | \$23,236 | \$0 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|--|------------|----------------|-----------|------------|------|------|
| FINGERHUT/WEBBANK (Retail Account - X7201) | \$0 | \$800 | 0% | \$0 | I | 2018 |
| CAPITAL ONE BANK USA (Credit Card - X7921) | \$0 | \$1,500 | 0% | \$0 | I | 2017 |
| CAPITAL ONE BANK USA (Credit Card - X9310) | \$0 | \$1,000 | 0% | \$0 | I | 2018 |
| PNC BANK (Secured Credit Card - X3178) | \$0 | \$250 | 0% | \$0 | I | 2015 |
| Totals | \$0 | \$2,750 | 0% | \$0 | | |

| Line of Credit Accounts | Balance | Limit | Payment | Resp | Age |
|--|------------|----------------|------------|------|------|
| MCBURBEROD FINANCIAL (Credit Line Secured - Z6J88) | \$0 | \$1,000 | \$0 | I | 2022 |
| Totals | \$0 | \$1,000 | \$0 | | |

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

| Installment Accounts | Balance | Limit | Payment | Resp | Age |
|-------------------------------------|-----------------|-----------------|------------|------|------|
| NISSAN MOTOR ACCEPTA (Auto - 14154) | \$23,236 | \$23,236 | \$0 | I | 2017 |
| Totals | \$23,236 | \$23,236 | \$0 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |