

Makayla Lockhart's Credit Summary

700 Credit Score	\$1,435/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Makayla Lockhart	MAKAYLA M LOCKHART
Age: 24	
929 W Hickory St	929 W HICKORY ST APT 9
Denton, TX. 76201	DENTON, TX. 76201

Categories	# / Balance
Revolving Accounts (Open)	5 / \$14,546
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	8 / \$52,002
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Total Rev Usage > 75%
Pay \$5904 so Accts < 40%
No Closed Rev Depth
Avg Age Open
7k+ lines
Ok Open Rev Depth
No Open Mortgage
No Rev Acct Open 10K 2yr

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Flexible Spending Credit Card)	\$6,720	\$8,400	80%	\$252	I	2024
CREDIT ONE BANK (Credit Card)	\$148	\$400	37%	\$30	I	2023
DISCOVER CARD (Credit Card)	\$5,544	\$7,500	74%	\$182	I	2022
Credit Card Open Totals: (No Retail)	\$12,412	\$16,300	76%	\$464		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$850	\$3,500	24%	\$30	A	2025
DISCOVER CARD (Credit Card)	\$1,284	\$13,500	10%	\$41	A	2022
Totals	\$2,134	\$13,500	16%	\$71		

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
WESTLAKE FINANCIAL (Unsecured)	\$12,800	\$12,800	\$375	I	2025
T & P LONGVIEW FCU (Auto)	\$12,518	\$19,792	\$375	I	2023
SALLIE MAE (Education Loan)	\$3,872	\$4,000	\$66	J	2022
DEPT OF ED (Education Loan)	\$3,643	\$3,500	\$0	I	2021
SALLIE MAE (Education Loan)	\$9,712	\$9,360	\$155	J	2021
DEPT OF ED (Education Loan)	\$3,597	\$3,500	\$0	I	2020
DEPT OF ED (Education Loan)	\$2,180	\$2,000	\$0	I	2019
DEPT OF ED (Education Loan)	\$3,680	\$3,500	\$0	I	2019
Totals	\$52,002	\$58,452	\$971		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
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
WESTLAKE FINANCIAL (Unsecured)	\$12,800	\$12,800		\$375	I	2025
T & P LONGVIEW FCU (Auto)	\$12,518	\$19,792		\$375	I	2023
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DEPT OF ED (Education Loan)	\$3,597	\$3,500		\$0	I	2020
DEPT OF ED (Education Loan)	\$2,180	\$2,000		\$0	I	2019
DEPT OF ED (Education Loan)	\$3,680	\$3,500		\$0	I	2019
Totals	\$52,002	\$58,452		\$971		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						