

## Debbie Williams's Credit Summary

<b>735</b> Credit Score	<b>\$6,423/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Debbie Williams	DEBBIE WILLIAMS HINTON
Age: 58	
4254 CHURCH RD	4254 CHURCH RD
EASTON, PA. 18045	EASTON, PA. 18045

Categories	# / Balance
Revolving Accounts (Open)	5 / \$34,686
Real Estate (Open)	1 / \$346,309
Line of Credit Accounts (Open)	1 / \$1,781
Installment Accounts (Open)	13 / \$339,397
Miscellaneous Accounts (Open)	1 / \$2,059

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

1 Over Limit Acnt  
Total Rev Usage > 55%  
Pay \$16101 so Accts < 40%  
Less than 5 yrs  
7k+ line for 4+yrds  
Great Closed Rev Depth  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 10k  
Seasoned Closed Accounts  
Paid Off 100k+ RE/RE

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FIRST COMMONWEALTH F (Line of Credit)	\$1,781	\$8,000	22%	\$41	I	2020
SYNCB/LOWES (Retail Account)	\$2,892	\$8,300	35%	\$30	I	2019
THD/CBNA (Retail Account)	\$1,945	\$5,750	34%	\$29	I	2016
AMERICAN EXPRESS (Credit Card)	\$1,096	\$15,000	7%	\$43	I	2025
PNC BANK (Credit Card)	\$2,252	\$6,000	38%	\$27	I	2024
Bank of America (Credit Card)	\$26,501	\$26,000	102%	\$707	I	2021
AMERICAN EXPRESS (Credit Card)	\$2,059	\$9,469	22%	\$0	I	2018
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$38,526</b>	<b>\$56,469</b>	<b>68%</b>	<b>\$877</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
FIRST COMMONWEALTH F (Line of Credit)	\$1,781	\$8,000	\$41	I	2020
<b>Totals</b>	<b>\$1,781</b>	<b>\$0</b>	<b>\$41</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
BANK OF AMERICA (Conventional RE Mortgage)	\$346,309	\$448,000	\$1,983	I	2015
<b>Totals</b>	<b>\$346,309</b>	<b>\$448,000</b>	<b>\$1,983</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
UPGRADE INC (Unsecured)	\$16,990	\$18,000	\$405	I	2025
TOYOTA FINANCIAL SER (Auto Lease)	\$18,714	\$29,740	\$826	I	2024
AMERICAN EXPRESS (Unsecured)	\$35,744	\$40,000	\$849	I	2024
MOHELA/EARNEST (Education Loan)	\$15,749	\$14,000	\$0	J	2024
MOHELA/EARNEST (Education Loan)	\$18,372	\$16,500	\$0	J	2024
MOHELA/EARNEST (Education Loan)	\$13,841	\$12,000	\$25	J	2023
MOHELA/EARNEST (Education Loan)	\$14,469	\$12,849	\$25	J	2023
FIRST COMMONWEALTH F (Home Equity)	\$115,524	\$120,000	\$941	I	2023
MOHELA/EARNEST (Education Loan)	\$15,446	\$13,500	\$25	J	2022
MOHELA/EARNEST (Education Loan)	\$16,804	\$14,215	\$25	J	2022

PENTAGON FEDERAL CR (Education Loan)	\$41,901	\$50,018	\$367	J	2021
MOHELA/EARNEST (Education Loan)	\$13,950	\$12,000	\$25	J	2021
SALLIE MAE (Education Loan)	\$1,893	\$9,021	\$50	I	2020
<b>Totals</b>	<b>\$339,397</b>	<b>\$361,843</b>	<b>\$3,563</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$2,059	\$9,469	\$0	I	2018
<b>Totals</b>	<b>\$2,059</b>	<b>\$9,469</b>	<b>\$0</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$3,000	0%	\$0	I	2016
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$800	0%	\$0	I	2022
CAPITAL ONE/LORD & T (Retail Account)	\$0	\$2,600	0%	\$0	I	2007
SYNCB/ASHLEY HOME ST (Retail Account)	\$0	\$7,500	0%	\$0	I	2015
SEARS/CBNA (Retail Account)	\$0	\$5,000	0%	\$0	I	2015
TD RCS/RAYMOUR & FLA (Retail Account)	\$0	\$8,000	0%	\$0	I	2015
SYNCB/CAR CARE MAVIS (Retail Account)	\$0	\$1,500	0%	\$0	I	2017
COMENITY BANK/ANNTYL (Retail Account)	\$0	\$750	0%	\$0	I	2012
SYNCB/LOWES (Retail Account)	\$0	\$5,500	0%	\$0	J	2007
COMENITYCAPITAL/ULTA (Credit Card)	\$0	\$8,650	0%	\$0	I	2023
AMERICAN EXPRESS (Credit Card)	\$0	\$18,200	0%	\$0	I	2003
CITI TY MC/CBNA (Credit Card)	\$0	\$6,750	0%	\$0	I	2008
ELAN FINANCIAL SERVI (Credit Card)	\$0	\$8,500	0%	\$0	I	2010
SYNCB/TJX CO DC (Credit Card)	\$0	\$7,000	0%	\$0	I	2013
COMENITY BANK/ANTYLR (Credit Card)	\$0	\$10,750	0%	\$0	I	2013
<b>Totals</b>	<b>\$0</b>	<b>\$59,850</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
FIRST COMMONWEALTH F (Home Equity Line of Credit)	\$0	\$100,000	\$0	I	2020
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

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

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