

# Steven Alls's Credit Summary

<b>491</b>	<b>\$529/mo</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Steven Alls	STEVEN T ALLS
Age: 37	
2203 Laverne Dr NW	2203 LAVERNE DR NW
Huntsville, AL. 35810	HUNTSVILLE, AL. 35810

Categories	# / Balance
Revolving Accounts (Open)	1 / \$820
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	8 / \$35,583
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	26 / 0

## Credit Factors

7 RE Lates in 4-6 mo  
15 RE Lates in 6-12 mo  
Current Lates (CREDIT ONE BANK)  
2 Over Limit Acctnt  
Current Lates (CAPITAL ONE BANK USA)  
Total Rev Usage > 90%  
Pay \$700 so Accts < 40%  
2 Rev Lates in 0-3 mo  
2 Rev Lates in 4-6 mo  
No Open 1k+ Lines  
No Open Rev Credit Lines  
1 Charged Off Accts  
Too Few Open Rev Accounts  
Avg Age Open  
No Closed Rev Depth  
10+ Closed RE Accounts  
No Open Mortgage  
Fraud Alert  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CAPITAL ONE AUTO FIN	Account previously in dispute - Now resolved by	Closed - 1/27/25	2014	\$0

Late Pays	Account	Status	Past Due
60 - 07/25, 30 - 06/25	CAPITAL ONE BANK USA	Open	\$13
120 - 04/25, 120 - 03/25, 90 - 02/25, 90 - 01/25	DEPT OF ED/AIDVANTAG	Open	
120 - 04/25, 120 - 03/25, 90 - 02/25, 90 - 01/25	DEPT OF ED/AIDVANTAG	Open	
120 - 04/25, 120 - 03/25, 90 - 02/25, 90 - 01/25	DEPT OF ED/AIDVANTAG	Open	
120 - 04/25, 120 - 03/25, 90 - 02/25, 90 - 01/25	DEPT OF ED/AIDVANTAG	Open	
120 - 04/25, 120 - 03/25, 90 - 02/25, 90 - 01/25	DEPT OF ED/AIDVANTAG	Open	
90 - 05/25	DEPT OF ED	Open	
90 - 05/25	DEPT OF ED	Open	
60 - 07/25, 30 - 06/25	CREDIT ONE BANK	Closed - 8/25/25	

# Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$340	\$300	113%	\$25	I	2025
CREDIT ONE BANK (Credit Card)	\$480	\$300	160%	\$30	I	2024
Credit Card Open Totals: (No Retail)	\$820	\$600	137%	\$55		

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)	\$10,695	\$11,000	\$322	I	2024
DEPT OF ED/AIDVANTAG (Education Loan)	\$3,871	\$4,500	\$44	I	2009
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,033	\$2,000	\$24	I	2009
DEPT OF ED/AIDVANTAG (Education Loan)	\$3,115	\$1,750	\$36	I	2008
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,302	\$4,000	\$52	I	2008
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,155	\$1,000	\$26	I	2008
DEPT OF ED (Education Loan)	\$4,785	\$1,776	\$0	I	2008
DEPT OF ED (Education Loan)	\$4,627	\$2,625	\$0	I	2006
Totals	\$35,583	\$28,651	\$504		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

# Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
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No Revolving Accounts

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

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

Installment Accounts	Balance	Limit		Payment	Resp	Age
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No Miscellaneous Accounts