

Charlie Malone's Credit Summary

617 Credit Score	\$5,545/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: Charlie Malone	CHARLES RAYMOND MALONE 3
Age: 55	
12346 LEITCHFIELD RD	12346 LEITCHFIELD RD
CECILIA, KY. 42724	CECILIA, KY. 42724

Categories	# / Balance
Revolving Accounts (Open)	6 / \$12,040
Real Estate (Open)	1 / \$224,234
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$125,478
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	7 / 2
Inquires (Last 6 Months)	3
Late Pays (Last 2/2+ Years)	0 / 6

Credit Factors

7 Unpaid Collection(s)
\$1974 Unpaid Collection(s)
1 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$5466 so Accts < 40%
1 Charged Off Accts
\$8130 Unpaid Collections
2 Chrgd Off Rev Accts
Light Open Rev Depth
6 RE Lates in 2-4 yrs
3 Inqs Fall Off In 30 Days
3 Total Inqs 5-6 mo
Less than 5 yrs
7k+ lines
Good Closed Rev Depth
Seasoned Closed Accounts
Closed Accnts Over 10k
1+ Closed Rev Accnts
Drop Bad Auth User (SYNCB/LOWES)
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
JEFFERSON CAPITAL LL	Collection account.	Open	2023	\$1,974
	Medical.	Open	2022	\$573
	Medical.	Open	2022	\$656
	Medical.	Open	2020	\$2,655
	Medical.	Open	2020	\$830
	Medical.	Open	2020	\$900
	Medical.	Open	2019	\$542
SYNCB/WALMART	Account paid for less than full balance.	Closed - 8/19/19	2010	\$0
NAVY FEDERAL CREDIT	Account paid for less than full balance. Paid chal	Closed - 8/31/20	2015	\$0

Inquiries

CAP ONE VIA DEALER - 03/06/25

GLOBAL LENDING SERVI - 03/06/25

SWOPE MOTORS, INC - 03/06/25

CAPITAL ONE BANK USA - 10/20/24

ONEMAIN - 08/06/24

CAP ONE VIA DEALER - 04/01/24

GM FINANCIAL - 04/01/24

ONEMAIN - 11/07/23

GM FINANCIAL - 10/04/23

HERB JONES CHEV - 10/04/23

CAP ONE VIA DEALER - 09/20/23

Late Pays	Account	Status	Past Due
Lates +2yr: 6/30	FREEDOM MORTGAGE	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$233	\$300	78%	\$25	I	2024
CREDIT ONE BANK (Credit Card)	\$693	\$700	99%	\$35	I	2024
JPMCB CARD SERVICES (Credit Card)	\$8,070	\$8,600	94%	\$270	I	2023
JPMCB CARD SERVICES (Credit Card)	\$510	\$500	102%	\$40	I	2016
Credit Card Open Totals: (No Retail)	\$9,506	\$10,100	94%	\$370		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$2,534	\$3,100	82%	\$98	A	2022
Totals	\$2,534	\$0		\$98		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FREEDOM MORTGAGE (FHA Real Estate Mortgage)	\$224,234	\$265,109	\$1,748	J	2016
Totals	\$224,234	\$265,109		\$1,748	

Installment Accounts	Balance	Limit	Payment	Resp	Age
GMFNANCIAL (Auto)	\$35,081	\$40,805	\$822	J	2024
WESTLAKE FINANCIAL (Unsecured)	\$11,009	\$12,000	\$334	I	2024
ONEMAIN (Unsecured)	\$14,786	\$19,931	\$657	J	2023
CAPITAL ONE AUTO FIN (Auto)	\$34,812	\$44,033	\$816	J	2023
GMFNANCIAL (Auto)	\$29,790	\$46,000	\$798	J	2022
Totals	\$125,478	\$162,769		\$3,427	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/WALMART (Retail Account)	\$0	\$3,000	0%	\$0	I	2010
NAVY FEDERAL CREDIT (Credit Card)	\$0	\$14,400	0%	\$0	I	2015
Totals	\$0	\$14,400	0%	\$0		

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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
DENEFITS LLC (Installment Sales Contract)	\$0	\$6,333	\$0	I	2019
Totals	\$0	\$6,333	\$0		