

## James Byrd's Credit Summary

|                            |                               |                            |                          |                       |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|
| <b>619</b><br>Credit Score | <b>\$1,106/mo</b><br>Payments | <b>No</b><br>Credit Freeze | <b>No</b><br>Fraud Alert | <b>No</b><br>Deceased |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|

### Credit Report Details

| Report Date: 09/01/2025 | Credit Report      |
|-------------------------|--------------------|
| Name: James Byrd        | JAMES BYRD         |
| Age: 40                 |                    |
| 12316 Sunrise Dr        | 3 ANTIQUA BAY #3D  |
| Frisco, TX. 75034       | HAMPTON, VA. 23666 |

| Categories                     | # / Balance  |
|--------------------------------|--------------|
| Revolving Accounts (Open)      | 3 / \$17,704 |
| Real Estate (Open)             | 0 / \$0      |
| Line of Credit Accounts (Open) | 0 / \$0      |
| Installment Accounts (Open)    | 1 / \$140    |
| Miscellaneous Accounts (Open)  | 0 / \$0      |

| Credit Alerts               | #     |
|-----------------------------|-------|
| Public Records              | 0     |
| Collections (Open/Closed)   | 4 / 0 |
| Inquires (Last 6 Months)    | 0     |
| Late Pays (Last 2/2+ Years) | 0 / 3 |

### Credit Factors

3 Charged Off Accts  
3 Unpaid Collection(s)  
\$11116 Unpaid Collection(s)  
Total Rev Usage > 75%  
Past Due Not Late  
Pay \$3386 so Accts < 40%  
\$11161 Unpaid Collections  
Light Open Rev Depth  
No Closed Rev Depth  
Avg Age Open  
3 RE Lates in 2-4 yrs  
No 7.5k+ Lines  
Seasoned Closed Accounts  
7+ Closed RE Accounts  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

| Collections/Charge Offs | Remarks                                           | Status | Age  | Balance  |
|-------------------------|---------------------------------------------------|--------|------|----------|
| PORTFOLIO RECOVERY A    | Consumer disputes after resolution. Collection ac | Open   | 2020 | \$415    |
| THE SAMUEL APTS         | Consumer disputes after resolution.               | Open   | 2020 | \$185    |
| DIVISION OF CHILD SU    | Collection account.                               | Open   | 2019 | \$10,561 |
| ML ENTERPRISE INC       | Charged off account. Fixed rate.                  | Open   | 2018 | \$140    |

| Late Pays        | Account        | Status   | Past Due |
|------------------|----------------|----------|----------|
| Lates +2yr: 3/30 | ALLY FINANCIAL | Closed - | 7/22/22  |

## Open Accounts

| Revolving Accounts                                  | Balance         | Limit           | %          | Payment      | Resp | Age  |
|-----------------------------------------------------|-----------------|-----------------|------------|--------------|------|------|
| JPMCB CARD SERVICES (Flexible Spending Credit Card) | \$5,786         | \$6,000         | 96%        | \$198        | I    | 2024 |
| NAVY FEDERAL CREDIT (Credit Card)                   | \$794           | \$2,000         | 40%        | \$20         | I    | 2023 |
| <b>Credit Card Open Totals: (No Retail)</b>         | <b>\$6,580</b>  | <b>\$8,000</b>  | <b>82%</b> | <b>\$218</b> |      |      |
| Revolving Accounts - Authorized User                | Balance         | Limit           | %          | Payment      | Resp | Age  |
| NAVY FEDERAL CREDIT (Credit Card)                   | \$11,124        | \$25,000        | 44%        | \$253        | A    | 2023 |
| <b>Totals</b>                                       | <b>\$11,124</b> | <b>\$25,000</b> | <b>44%</b> | <b>\$253</b> |      |      |
| 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  |
| ML ENTERPRISE INC (Partially Secured)               | \$140           | \$140           |            | \$0          | I    | 2018 |
| <b>Totals</b>                                       | <b>\$140</b>    | <b>\$140</b>    |            | <b>\$0</b>   |      |      |
| Miscellaneous Accounts                              | Balance         | Limit           |            | Payment      | Resp | Age  |
| No Miscellaneous Accounts                           |                 |                 |            |              |      |      |

## Closed Accounts

| Revolving Accounts                    | Balance    | Limit      | %  | Payment    | Resp | Age  |
|---------------------------------------|------------|------------|----|------------|------|------|
| ARMY AIRFORCE EXCHAN (Retail Account) | \$0        | \$1,800    | 0% | \$0        | I    | 2008 |
| <b>Totals</b>                         | <b>\$0</b> | <b>\$0</b> |    | <b>\$0</b> |      |      |

| 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  |
|---------------------------------------|--------------|--------------|------------|------|------|
| ML ENTERPRISE INC (Partially Secured) | \$140        | \$140        | \$0        | I    | 2018 |
| <b>Totals</b>                         | <b>\$140</b> | <b>\$140</b> | <b>\$0</b> |      |      |

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