

Bethany Begnaud's Credit Summary

684 Credit Score	\$1,764/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: Bethany Begnaud	BETHANY A BEGNAUD
Age: 45	
261 Logans Dr SE	196 LAKEMERE LN NW
Milledgeville, GA. 31061	MILLEDGEVILLE, GA. 31061

Categories	# / Balance
Revolving Accounts (Open)	9 / \$10,338
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	4 / \$661,502
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)	1 / 0

Credit Factors

Total Rev Usage > 55%
Pay \$4976 so Accts < 40%
1 Rev Late in 6-12 mo
No Closed Rev Depth
No 5k+ Lines
Less than 5 yrs
Seasoned Closed Accounts
Ok Open Rev Depth
3+ Closed Rev Accnts
6+ Closed RE Accounts
Paid Off 200k+ RE/RE
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
30 - 10/24	DILLARDS/CBNA	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$3,500	0%	\$0	I	2023
DILLARDS/CBNA (Retail Account)	\$952	\$1,400	68%	\$35	I	2021
SYNCB/CARE CREDIT (Retail Account)	\$3,877	\$4,000	97%	\$129	I	2020
AMERICAN EXPRESS (Credit Card)	\$26	\$2,000	1%	\$26	I	2024
AMERICAN EXPRESS (Credit Card)	\$1,807	\$2,400	75%	\$62	I	2024
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,508	\$3,000	84%	\$82	I	2022
SYNCB/BELK DUAL CARD (Credit Card)	\$136	\$600	23%	\$29	I	2021
SYNCB/TJX CO DC (Credit Card)	\$1,032	\$2,200	47%	\$39	I	2021
Credit Card Open Totals: (No Retail)	\$10,338	\$10,200	101%	\$402		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$6,300	0%	\$0	A	2019
Totals	\$0	\$0		\$0		

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
UPSTART/DRBANK (Unsecured)	\$24,161	\$25,400	\$806	I	2024
WESTLAKE FINANCIAL (Unsecured)	\$11,447	\$12,000	\$352	I	2024
DEPT OF ED/AIDVANTAG (Education Loan)	\$619,682	\$611,906	\$0	I	2023
ROBINS FINANCIAL CRE (Unsecured)	\$6,212	\$9,000	\$204	I	2023
Totals	\$661,502	\$658,306		\$1,362	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SEARS/CBNA (Retail Account)	\$0	\$250	0%	\$0	I	2001
SYNCB/JC PENNEYS (Retail Account)	\$0	\$150	0%	\$0	I	2007
SYNCB/LOWES (Retail Account)	\$0	\$500	0%	\$0	I	2007
SYNCB/WALMART (Retail Account)	\$0	\$150	0%	\$0	I	2007
Totals	\$0	\$0		\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
AMERIS BANK (Conventional RE Mortgage)	\$0	\$90,790	\$0	J	2008
Totals	\$0	\$90,790		\$0	

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