

Kourtney Lewis's Credit Summary

631 Credit Score	\$975/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: Kourtney Lewis	KOURTNEY MECHELLE LEWIS
Age: 39	
614 ACACIA DR	614 ACACIA DR
BOSSIER CITY, LA. 71111	BOSSIER CITY, LA. 71111

Categories	# / Balance
Revolving Accounts (Open)	4 / \$12,560
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$45,675
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	2 / 4
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	1 / 0

Credit Factors

4 Charged Off Accts
2 Unpaid Collection(s)
1 Over Limit Acctn
Total Rev Usage > 90%
Pay \$3031 so Accts < 40%
\$1368 Unpaid Collections
1 RE Late in 4-6 mo
No 7.5k+ Lines
Seasoned Closed Accounts
Ok Open Rev Depth
Good Closed Rev Depth
2+ Closed Rev Accnts
11+ Closed RE Accounts
No Open Mortgage
Drop Bad Auth User (SYNCB/LOWES)
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
	Consumer disputes this account information. Me	Open	2022	\$855
	Consumer disputes this account information. Me	Open	2020	\$513
MOHELA/SERVICING	Account paid for less than full balance.	Closed - 11/8/24	2005	\$0
MOHELA/SERVICING	Account paid for less than full balance.	Closed - 11/8/24	2006	\$0
MOHELA/SERVICING	Account paid for less than full balance.	Closed - 11/8/24	2007	\$0
MOHELA/SERVICING	Consumer disputes after resolution. Account paid	Closed - 11/8/24	2006	\$0

Late Pays	Account	Status	Past Due
90 - 06/25	MISSOURI HIGHER EDUC	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JC PENNEYS (Retail Account)	\$0	\$524	0%	\$0	I	2022
BARKSDALE F.C.U. (Credit Card)	\$5,031	\$5,000	101%	\$101	J	2016
Credit Card Open Totals: (No Retail)	\$5,031	\$5,000	101%	\$101		
Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$1,157	\$1,200	96%	\$30	A	2024
BARKSDALE F.C.U. (Credit Card)	\$6,372	\$19,000	34%	\$128	A	1997
Totals	\$7,529	\$19,000	40%	\$158		
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
MISSOURI HIGHER EDUC (Education Loan)	\$16,136	\$16,471		\$141	I	2022
BARKSDALE F.C.U. (Auto)	\$29,539	\$41,480		\$733	J	2022
Totals	\$45,675	\$57,951		\$874		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2006
SEARS/CBNA (Retail Account)	\$0	\$2,001	0%	\$0	I	2008
SYNCB/JC PENNEYS (Retail Account)	\$0	\$0	0%	\$0	I	2005
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
MISSOURI HIGHER EDUC (Education Loan)	\$16,136	\$16,471	\$141	I	2022
BARKSDALE F.C.U. (Auto)	\$29,539	\$41,480	\$733	J	2022
Totals	\$45,675	\$57,951		\$874	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					