

## Joe Thompson's Credit Summary

<b>509</b> Credit Score	<b>\$633/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Joe Thompson	JOE L THOMPSON JR
Age: 77	
1951 Westbriar Dr	1951 WESTBRIAR DR
Cordova, TN. 38016	CORDOVA, TN. 38016

Categories	# / Balance
Revolving Accounts (Open)	4 / \$46,065
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	4 / \$29,698
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	23 / 0

### Credit Factors

1 Unpaid Collection  
\$9844 Unpaid Collection(s)  
2 RE Lates in 0-3 mo  
14 Rev Lates in 4-6 mo  
Current Lates (Bank of America, NAVY FEDER  
7 Over Limit Acnt  
Current Lates (PINNACLE BANK)  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$42053 so Accts < 40%  
7 Rev Lates in 0-3 mo  
2 Chrgd Off Rev Accts  
1 RE Late in 4-6 mo  
No 7.5k+ Lines  
Ok Open Rev Depth  
Good Closed Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 10k  
Seasoned Closed Accounts  
\$313 Unpaid 1 Collection  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
DISH NETWORK		Open	2025	\$313
CITICARDS CBNA	Account closed at consumers request. Charged off.	Open	2020	\$4,086
CITICARDS CBNA	Account closed at consumers request. Charged off.	Open	2020	\$5,758

Late Pays	Account	Status	Past Due
30 - 06/25	REGIONAL FINANCE	Open	\$259
30 - 07/25	PINNACLE BANK	Open	\$212
90 - 07/25, 60 - 06/25, 30 - 05/25, 30 - 04/25	Bank of America	Closed - 8/24/25	
90 - 07/25, 60 - 06/25, 30 - 05/25	NAVY FEDERAL CREDIT	Closed - 8/18/25	
90 - 07/25, 60 - 06/25, 30 - 05/25	DISCOVER CARD	Closed - 8/17/25	
60 - 07/25, 30 - 06/25	AMERICAN EXPRESS	Closed - 8/12/25	
120 - 07/25, 90 - 06/25, 60 - 05/25, 30 - 04/25	Bank of America	Closed - 8/9/25	
120 - 07/25, 90 - 06/25, 60 - 05/25, 30 - 04/25	BARCLAYS BANK DELAWA	Closed - 8/5/25	
30 - 07/25	SYNCB/PAYPAL	Closed - 8/3/25	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JC PENNEYS (Retail Account)	\$407	\$410	99%	\$52	I	2018
CITICARDS CBNA (Flexible Spending Credit Card)	\$4,086	\$4,000	102%	\$0	I	2020
CITICARDS CBNA (Flexible Spending Credit Card)	\$5,758	\$5,620	102%	\$0	I	2020
Bank of America (Credit Card)	\$6,591	\$6,500	101%	\$65	I	2019
NAVY FEDERAL CREDIT (Credit Card)	\$9,667	\$11,600	83%	\$117	I	2020
DISCOVER CARD (Credit Card)	\$4,728	\$4,600	103%	\$69	I	2018
AMERICAN EXPRESS (Credit Card)	\$1,234	\$1,000	123%	\$90	I	2017
Bank of America (Credit Card)	\$6,220	\$6,000	104%	\$62	I	2018
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$7,079	\$6,400	111%	\$254	I	2024
SYNCB/PAYPAL (Credit Card)	\$295	\$750	39%	\$48	I	2015
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$46,065</b>	<b>\$46,470</b>	<b>99%</b>	<b>\$757</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
NAVY FEDERAL CREDIT (Credit Card)	\$0	\$8,600	0%	\$0	A	2018
<b>Totals</b>	<b>\$0</b>	<b>\$8,600</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
WESTLAKE FINANCIAL (Unsecured)	\$11,493	\$12,000	\$334	I	2025
REGIONAL FINANCE (Unsecured)	\$1,910	\$1,810	\$130	I	2024
PINNACLE BANK (Home Improvement)	\$16,295	\$16,471	\$117	I	2021
<b>Totals</b>	<b>\$29,698</b>	<b>\$30,281</b>	<b>\$581</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

No Miscellaneous Accounts

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## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$600	0%	\$0	I	2016
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$300	0%	\$0	I	2016
SYNCB/LOWES (Retail Account)	\$0	\$1,500	0%	\$0	I	2016
SYNCB/REEDS JEWELERS (Retail Account)	\$0	\$3,000	0%	\$0	I	2015
SYNCB/CARE CREDIT (Retail Account)	\$0	\$800	0%	\$0	I	2015
WELLS FARGO CARD SER (Retail Account)	\$0	\$2,700	0%	\$0	I	2016
WELLS FARGO CARD SER (Retail Account)	\$0	\$4,500	0%	\$0	I	2015
AMERICAN EXPRESS (Credit Card)	\$0	\$2,901	0%	\$0	I	2019
TD BANK USA/TARGET C (Credit Card)	\$0	\$800	0%	\$0	I	2016
CREDIT ONE BANK (Credit Card)	\$0	\$450	0%	\$0	I	2015
<b>Totals</b>	<b>\$0</b>	<b>\$4,151</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					

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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$0	\$2,901	\$0	I	2019
<b>Totals</b>	<b>\$0</b>	<b>\$2,901</b>	<b>\$0</b>		