

Sloane Fitzgerald's Credit Summary

714 Credit Score	\$2,370/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: Sloane Fitzgerald	SLOANE H FITZGERALD
Age: 47	
2136 SEQUOIA DR	2136 SEQUOIA DR
WAVERLY, AL. 36879	AUBURN, AL. 36879

Categories	# / Balance
Revolving Accounts (Open)	7 / \$36,040
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	4 / \$54,156
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Total Rev Usage > 55%
Pay \$15173 so Accts < 40%
1 Inq Last 4 Mo
2 RE Lates in 2-4 yrs
1 Too Many Retail Accounts
7k+ line for 4+yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Good Closed Rev Depth
Closed Accnts Over 7.5k
6+ Closed RE Accounts
Paid Off 200k+ RE/RE
Seasoned Closed Accounts
No Open Mortgage
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquiries

CITIBANK, N.A. - 06/21/25

Late Pays	Account	Status	Past Due
Lates +2yr: 2/30	LOANCARE, CIT BANK,	Closed - 4/5/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/IKEA (Retail Account)	\$2,267	\$9,900	23%	\$80	I	2025
CAP1/KOHL'S DEPARTMEN (Retail Account)	\$0	\$800	0%	\$0	I	2022
SYNCB/LOWES (Retail Account)	\$0	\$1,500	0%	\$0	I	2012
PNC BANK (Line of Credit)	\$0	\$3,000	0%	\$0	I	2011
SYNCB/CARE CREDIT (Retail Account)	\$0	\$4,100	0%	\$0	I	2009
PNC BANK (Credit Card)	\$15,020	\$17,500	86%	\$324	I	2025
AMERICAN EXPRESS (Credit Card)	\$0	\$8,000	0%	\$0	I	2024
CITICARDS CBNA (Credit Card)	\$18,753	\$29,000	65%	\$487	I	2017
Credit Card Open Totals: (No Retail)	\$36,040	\$54,500	66%	\$891		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
PNC BANK (Line of Credit)	\$0	\$3,000	\$0	I	2011
Totals	\$0	\$0	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
CBNA (Unsecured)	\$11,722	\$27,000	\$627	I	2025
Kinetic CU (Auto)	\$27,087	\$38,772	\$579	I	2023
UNITED CONSUMER FINA (Installment Sales Contract)	\$138	\$5,003	\$138	J	2022
American Education S (Education Loan)	\$15,209	\$60,889	\$135	I	2006
Totals	\$54,156	\$131,664	\$1,479		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SAMS CLUB (Retail Account)	\$0	\$124	0%	\$0	I	2008
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$8,100	0%	\$0	I	2022
CAPITAL ONE/BASS PRO (Credit Card)	\$0	\$3,000	0%	\$0	I	2016
TD BANK USA/TARGET C (Credit Card)	\$0	\$2,000	0%	\$0	I	2016
Totals	\$0	\$13,100	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
LOANCARE, CIT BANK, (Conventional RE Mortgage)	\$0	\$101,500	\$0	J	2007
CROSS COUNTRY MORTGA (FHA Real Estate Mortgage)	\$0	\$240,130	\$0	I	2020
WFBNA HOME LENDING (FHA Real Estate Mortgage)	\$0	\$264,550	\$0	J	2012
CIT BANK (Conventional RE Mortgage)	\$0	\$102,747	\$0	J	2007
Totals	\$0	\$708,927	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CBNA (Unsecured)	\$11,722	\$27,000	\$627	I	2025
Kinetic CU (Auto)	\$27,087	\$38,772	\$579	I	2023
UNITED CONSUMER FINA (Installment Sales Contract)	\$138	\$5,003	\$138	J	2022
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