

LaToya Felton's Credit Summary

675 Credit Score	\$1,147/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: LaToya Felton	LATOYA FELTON
Age: 43	
3351 Poplar Ridge Dr	3351 POPLAR RIDGE DR
Rex, GA. 30273	REX, GA. 30273

Categories	# / Balance
Revolving Accounts (Open)	7 / \$10,589
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	18 / \$80,266
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)	0 / 1

Credit Factors

Total Rev Usage > 40%
Pay \$2685 so Accts < 40%
Avg Age Open
No Closed Rev Depth
1 RE Late in 2-4 yrs
7k+ lines
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	ALLY FINANCIAL	Closed - 6/5/22	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/SALL (Retail Account)	\$44	\$550	8%	\$30	I	2023
ARMY AIRFORCE EXCHAN (Retail Account)	\$95	\$8,000	1%	\$15	I	2021
AMEX/DSNB (Credit Card)	\$211	\$2,000	11%	\$30	I	2025
SYNCB/JC PENNEY DC (Credit Card)	\$1,021	\$1,060	96%	\$39	I	2024
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$4,143	\$8,000	52%	\$131	I	2024
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$4,461	\$9,000	50%	\$152	I	2022
FIRST PREMIER (Credit Card)	\$614	\$825	74%	\$43	I	2018
Credit Card Open Totals: (No Retail)	\$10,589	\$20,885	51%	\$440		

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
CHERRY LLC (Installment Sales Contract)	\$149	\$1,000	\$151	I	2025
NAVY FEDERAL CREDIT (Auto)	\$15,256	\$33,399	\$556	I	2023
ED FINANCIAL/ESA (Education Loan)	\$8,169	\$7,500	\$0	I	2020
ED FINANCIAL/ESA (Education Loan)	\$3,069	\$2,824	\$0	I	2020
ED FINANCIAL/ESA (Education Loan)	\$7,991	\$7,000	\$0	I	2019
ED FINANCIAL/ESA (Education Loan)	\$6,032	\$5,500	\$0	I	2019
ED FINANCIAL/ESA (Education Loan)	\$6,958	\$6,000	\$0	I	2018
ED FINANCIAL/ESA (Education Loan)	\$4,883	\$4,500	\$0	I	2018
ED FINANCIAL/ESA (Education Loan)	\$2,501	\$2,333	\$0	I	2017
ED FINANCIAL/ESA (Education Loan)	\$3,798	\$3,500	\$0	I	2017
ED FINANCIAL/ESA (Education Loan)	\$7,152	\$6,000	\$0	I	2017
ED FINANCIAL/ESA (Education Loan)	\$4,726	\$4,000	\$0	I	2017

ED FINANCIAL/ESA (Education Loan)	\$2,153	\$2,009	\$0	I	2016
ED FINANCIAL/ESA (Education Loan)	\$2,400	\$2,000	\$0	I	2016
ED FINANCIAL/ESA (Education Loan)	\$1,262	\$1,167	\$0	I	2016
ED FINANCIAL/ESA (Education Loan)	\$1,251	\$1,167	\$0	I	2016
ED FINANCIAL/ESA (Education Loan)	\$2,516	\$2,000	\$0	I	2016
Totals	\$80,266	\$91,899	\$707		

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	\$800	0%	\$0	I	2022
SYNCB/CARE CREDIT (Retail Account)	\$0	\$2,700	0%	\$0	I	2021
COMENITYCAPITAL/ULTA (Retail Account)	\$0	\$1,000	0%	\$0	I	2021
SEARS/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2009
COMENITY BANK/NWYRK& (Retail Account)	\$0	\$100	0%	\$0	I	2002
SEARS/CBNA (Retail Account)	\$0	\$250	0%	\$0	I	2002
CITI TY MC/CBNA (Credit Card)	\$0	\$850	0%	\$0	I	2004
Totals	\$0	\$850	0%	\$0		

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