

Fay White's Credit Summary

720	\$3,550/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Fay White	DEBORAH F WHITE
Age: 67	
5683 Marshfield Dr	424 BARRINGTON ROW AVE
Westerville, OH. 43081	ZEBULON, NC. 27597

Categories	# / Balance
Revolving Accounts (Open)	3 / \$22,373
Real Estate (Open)	1 / \$328,253
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	18 / \$202,186
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 > 75%
Pay \$12253 so Accts < 40%
Too Few Open Rev Accounts
1 Rev Late in 2-4 yrs
7k+ line for 10+yrs
Great Closed Rev Depth
Existing Open Mortgage
Ok Open Rev Depth
3+ Closed Rev Acnts
Military Affiliated
Seasoned Closed Accounts
6+ Closed RE Accounts
Paid Off 200k+ RE/RE

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	CRDT FIRST	Closed - 8/13/25	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
USAA FEDERAL SAVINGS (Credit Card)	\$8,783	\$9,300	94%	\$231	I	2021
KEY BANK NA (Credit Card)	\$13,590	\$16,000	85%	\$367	I	2015
Credit Card Open Totals: (No Retail)	\$22,373	\$25,300	88%	\$598		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
ROCKET MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$328,253	\$332,191	\$2,430	I	2024
Totals	\$328,253	\$332,191	\$2,430		

Installment Accounts	Balance	Limit	Payment	Resp	Age
FIFTH THIRD BANK (Auto)	\$14,842	\$22,004	\$452	I	2023
DEPT OF ED (Education Loan)	\$1,766	\$1,753	\$0	I	2020
DEPT OF ED (Education Loan)	\$448	\$438	\$0	I	2020
DEPT OF ED (Education Loan)	\$8,721	\$8,526	\$0	I	2020
DEPT OF ED (Education Loan)	\$449	\$439	\$0	I	2020
DEPT OF ED (Education Loan)	\$1	\$1	\$0	I	2020
DEPT OF ED (Education Loan)	\$182	\$173	\$0	I	2019
DEPT OF ED (Education Loan)	\$15,418	\$15,152	\$0	I	2019
DEPT OF ED (Education Loan)	\$1,821	\$1,753	\$0	I	2019
DEPT OF ED (Education Loan)	\$1,788	\$1,753	\$0	I	2019
DEPT OF ED (Education Loan)	\$1,884	\$1,753	\$0	I	2019
DEPT OF ED (Education Loan)	\$1,977	\$1,753	\$0	I	2018
DEPT OF ED (Education Loan)	\$1,912	\$1,753	\$0	I	2018
DEPT OF ED (Education Loan)	\$1,948	\$1,753	\$0	I	2018
DEPT OF ED (Education Loan)	\$7,949	\$7,094	\$0	I	2018

DEPT OF ED (Education Loan)	\$18,266	\$16,821	\$0	I	2018
DEPT OF ED (Education Loan)	\$3,501	\$3,051	\$0	I	2017
MOHELA/SERVICING (Education Loan)	\$119,313	\$64,904	\$70	I	2006
Totals	\$202,186	\$150,874	\$522		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CRDT FIRST (Retail Account)	\$0	\$1,800	0%	\$0	I	2020
ASHRO (Retail Account)	\$0	\$900	0%	\$0	I	2022
SYNCB/SYNC BANK CARD (Retail Account)	\$0	\$2,500	0%	\$0	I	2018
Cap1/KOHL'S DEPARTMEN (Retail Account)	\$0	\$1,000	0%	\$0	I	2018
THD/CBNA (Retail Account)	\$0	\$2,501	0%	\$0	I	2017
CRDT FIRST (Retail Account)	\$0	\$2,200	0%	\$0	I	2010
SYNCB/STEINMART (Retail Account)	\$0	\$1,400	0%	\$0	I	2013
SYNCB/CARE CREDIT (Retail Account)	\$0	\$3,000	0%	\$0	I	2005
SYNCB/RITE RUG (Retail Account)	\$0	\$5,000	0%	\$0	I	2013
SYNCB/CARE CREDIT (Retail Account)	\$0	\$2,000	0%	\$0	I	2008
CITICARDS CBNA (Credit Card)	\$0	\$2,800	0%	\$0	I	2011
Totals	\$0	\$2,800	0%	\$0		

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No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
ROCKET MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$323,535	\$0	I	2023
ROCKET MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$274,540	\$0	I	2021
ROCKET MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$130,205	\$0	I	2017
ROCKET MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$201,061	\$0	I	2016
WFBNA HOME LENDING (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$181,200	\$0	I	2014
Totals	\$0	\$1,110,541	\$0		

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