

Tiffani Poier's Credit Summary

614 Credit Score	\$282/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: Tiffani Poier	TIFFANI R POIER
Age: 46	
815 N UNION ST	815 N UNION ST APT A
LOUDONVILLE, OH. 44842	LOUDONVILLE, OH. 44842

Categories	# / Balance
Revolving Accounts (Open)	6 / \$7,875
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$160,035
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 13

Credit Factors

Total Rev Usage > 75%
Pay \$4451 so Accts < 40%
7 Rev Lates in 2-4 yrs
Light Open Rev Depth
6 RE Lates in 2-4 yrs
Avg Age Open
No 5k+ Lines
No Closed Rev Depth
11+ Closed RE Accounts
Paid Off 100k+ RE/RE
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 3/30, 2/60, 2/90+	CAPITAL ONE BANK USA	Open	
Lates +2yr: 6/90+	FED LOAN SERVICING	Closed - 5/31/22	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Credit Card)	\$2,056	\$2,300	89%	\$41	I	2025
AVANT / WEBBANK (Credit Card)	\$0	\$500	0%	\$0	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$3,739	\$4,000	93%	\$132	I	2023
CREDIT ONE BANK (Credit Card)	\$1,524	\$1,600	95%	\$77	I	2023
MERRICK BANK (Credit Card)	\$4	\$1,300	0%	\$4	I	2023
VARO BANK (Secured Credit Card)	\$0	\$49	0%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$552	\$650	85%	\$28	I	2021
Credit Card Open Totals: (No Retail)	\$7,875	\$10,399	76%	\$282		

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
DEPT OF ED (Education Loan)	\$160,035	\$124,527	\$0	I	2017
Totals	\$160,035	\$124,527	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
VARO BANK (Secured Credit Card)	\$0	\$49	\$0	I	2022
Totals	\$0	\$49	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KIKOFF LENDING, LLC (Retail Account)	\$0	\$2,500	0%	\$0	I	2023
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
DEPT OF ED (Education Loan)	\$160,035	\$124,527		\$0	I	2017
Totals	\$160,035	\$124,527		\$0		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
SELF FINANCIAL (Rental Agreement)	\$0	\$850		\$0	I	2024
Totals	\$0	\$850		\$0		