

## John Stock's Credit Summary

<b>559</b>	<b>\$2,810/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: John Stock	JOHN C STOCK 2
Age: 65	
7240 Charlanda Blvd	7240 CHARLANDA BLVD
Mobile, AL. 36695	MOBILE, AL. 36695

Categories	# / Balance
Revolving Accounts (Open)	18 / \$128,665
Real Estate (Open)	1 / \$186,980
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$103,779
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	11 / 2
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	2 / 0

### Credit Factors

2 Charged Off Accts  
3 Unpaid Collection(s)  
\$144041 Unpaid Collection(s)  
Current Lates (SYNCB/AMAZON PLCC, and S)  
7 Over Limit Accnt  
Total Rev Usage > 90%  
Past Due Not Late  
Rev Bal > \$70,000  
Pay \$70903 so Accts < 40%  
9 Chrgd Off Rev Accts  
2 Rev Lates in 0-3 mo  
\$42277 Unpaid Collections  
7k+ line for 4+yrs  
Ok Open Rev Depth  
Good Closed Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
Closed Accnts Over 10k  
8+ Rev Accnts with Balances  
Drop Bad Auth User (CITICARDS CBNA, Bank

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
PORTFOLIO RECOVERY A	Collection account.	Open	2025	\$37,740
FLAT BRANCH Bank	Collection account.	Open	2025	\$3,883
LVNV FUNDING LLC	Collection account.	Open	2025	\$654
SOFI BANK, NATIONAL	Charged off account.	Open	2023	\$55,965
PENTAGON - BANKCARD	Account closed at consumers request. Charged off account.	Open	2021	\$0
FNB OMAHA	Charged off account.	Open	2021	\$9,410
SYNCB/PAYPAL	Charged off account.	Open	2019	\$5,335
CITICARDS CBNA	Charged off account. Account closed by credit grantor.	Open	2019	\$43,993
SYNCB/PAYPAL CREDIT	Charged off account.	Open	2017	\$4,836
CW NEXUS CREDIT CARD	Charged off account.	Open	2016	\$4,270
BARCLAYS BANK DELAWA	Charged off account. Account closed by credit grantor.	Closed - 8/1/25	2019	\$16,349
BARCLAYS BANK DELAWA	Charged off account.	Closed - 5/1/25	2022	\$0
JPMCB CARD SERVICES	Account paid for less than full balance.	Closed - 2/28/25	2021	\$0

Late Pays	Account	Status	Past Due
30 - 07/25	SYNCB/AMAZON PLCC	Closed - 8/8/25	
30 - 07/25	SYNCB/VENMO	Closed - 8/19/25	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
PENTAGON - BANKCARD (Credit Card)	\$0	\$3,500	0%	\$0	I	2021
FNB OMAHA (Credit Card)	\$9,410	\$8,500	111%	\$0	I	2021
SYNCB/PAYPAL (Credit Card)	\$5,335	\$4,920	108%	\$0	I	2019
DISCOVER CARD (Credit Card)	\$7,492	\$7,500	100%	\$235	I	2019
CITICARDS CBNA (Flexible Spending Credit Card)	\$43,993	\$39,000	113%	\$0	I	2019
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$250	0%	\$0	I	2018
SYNCB/PAYPAL CREDIT (Credit Card)	\$4,836	\$4,600	105%	\$0	I	2017
CAPITAL ONE BANK USA (Credit Card)	\$925	\$1,000	93%	\$30	I	2016
CW NEXUS CREDIT CARD (Credit Card)	\$4,270	\$4,150	103%	\$0	I	2016
CAPITAL ONE BANK USA (Credit Card)	\$1,671	\$5,000	33%	\$60	J	1999
SYNCB/AMAZON PLCC (Retail Account)	\$1,203	\$1,650	73%	\$81	I	2016
SYNCB/VENMO (Credit Card)	\$4,958	\$4,750	104%	\$200	I	2024
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$16,349	\$13,700	119%	\$0	I	2019
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$100,442</b>	<b>\$96,870</b>	<b>104%</b>	<b>\$606</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Credit Card)	\$6,776	\$10,500	65%	\$68	A	2024
SYNCB/WALGREENSDC (Credit Card)	\$56	\$10,000	1%	\$29	A	2021
CITI TY MC/CBNA (Credit Card)	\$8,701	\$20,600	42%	\$88	A	2006
Bank of America (Credit Card)	\$3,872	\$7,300	53%	\$39	A	2004
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$8,484	\$8,900	95%	\$223	A	2001
FNB OMAHA (Credit Card)	\$0	\$600	0%	\$0	A	2001
AMERICAN EXPRESS (Credit Card)	\$334	\$8,900	4%	\$40	A	2000
Bank of America (Credit Card)	\$0	\$12,900	0%	\$0	A	2000
<b>Totals</b>	<b>\$28,223</b>	<b>\$79,700</b>	<b>35%</b>	<b>\$487</b>		

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

<b>Real Estate Accounts</b>	<b>Balance</b>	<b>Limit</b>	<b>Payment</b>	<b>Resp</b>	<b>Age</b>
PNC MORTGAGE (Conventional RE Mortgage)	\$186,980	\$208,000	\$1,496	I	2020
<b>Totals</b>	<b>\$186,980</b>	<b>\$208,000</b>	<b>\$1,496</b>		

<b>Installment Accounts</b>	<b>Balance</b>	<b>Limit</b>	<b>Payment</b>	<b>Resp</b>	<b>Age</b>
ALLY FINANCIAL (Auto)	\$18,470	\$22,194	\$391	I	2024
BMW FINANCIAL SERVIC (Auto)	\$29,344	\$35,041	\$598	J	2024
SOFI BANK, NATIONAL (Unsecured)	\$55,965	\$55,965	\$0	I	2023
<b>Totals</b>	<b>\$103,779</b>	<b>\$113,200</b>	<b>\$989</b>		

<b>Miscellaneous Accounts</b>	<b>Balance</b>	<b>Limit</b>	<b>Payment</b>	<b>Resp</b>	<b>Age</b>
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JC PENNEYS (Retail Account)	\$0	\$500	0%	\$0	I	2017
SYNCB/WALMART (Retail Account)	\$0	\$1,000	0%	\$0	I	2016
COMENITY BANK/KINGSI (Retail Account)	\$0	\$250	0%	\$0	I	2013
SYNCB/JC PENNEYS (Retail Account)	\$0	\$0	0%	\$0	I	2001
EXXNMOBIL/CBNA (Credit Card)	\$0	\$600	0%	\$0	I	2017
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$0	\$33,900	0%	\$0	I	2022
SHELL/CBNA (Credit Card)	\$0	\$1,050	0%	\$0	I	2000
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$23,100	0%	\$0	I	2021
NORDSTROM/TD BANK (Credit Card)	\$0	\$750	0%	\$0	J	2002
<b>Totals</b>	<b>\$0</b>	<b>\$59,400</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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ALLY FINANCIAL (Auto)	\$18,470	\$22,194	\$391	I	2024
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