

Mariel Mickens's Credit Summary

545 Credit Score	\$885/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: Mariel Mickens	MARIEL J MICKENS
Age: 43	
15313 Cabrito Rd	15313 CABRITO RD APT 206
Van Nuys, CA. 91406	VAN NUYS, CA. 91406

Categories	# / Balance
Revolving Accounts (Open)	4 / \$6,368
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$379
Installment Accounts (Open)	2 / \$80,702
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	5 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	19 / 27

Credit Factors

2 Charged Off Accts
2 Unpaid Collection(s)
\$9570 Unpaid Collection(s)
6 RE Lates in 6-12 mo
3 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$4747 so Accts < 40%
3 Chrgd Off Rev Accts
No Open Rev Credit Lines
11 RE Lates in 12-24 mo
2 RE Lates in 4-6 mo
No 3k+ Lines
\$3384 Unpaid Collections
25 RE Lates in 2-4 yrs
No Closed Rev Depth
Avg Age Open
2 Rev Lates in 2-4 yrs
Seasoned Closed Accounts
3+ Closed Rev Acnts
Military Affiliated
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
PORTFOLIO RECOVERY A	Consumer disputes - reinvestigation in progress. Open		2024	\$2,085 on. Collecti
JEFFERSON CAPITAL LL	Consumer disputes - reinvestigation in progress. Open		2023	\$1,299
CAPITAL ONE BANK USA	Consumer disputes - reinvestigation in progress. Open		2022	\$702
DISCOVER CARD	Consumer disputes - reinvestigation in progress. Open		2020	\$2,514
CAPITAL ONE BANK USA	Consumer disputes - reinvestigation in progress. Open		2019	\$2,970

Late Pays	Account	Status	Past Due
90 - 03/24	MOHELA/SERVICING	Open	
Lates +2yr: 1/30, 1/60	WELLS FARGO CARD SER	Closed - 8/27/25	
30 - 05/25, 60 - 04/25, 60 - 03/25, 60 - 02/25, 60 - 01/25, 60 -			
12/24, 60 - 11/24, 60 - 10/24, 60 - 09/24, 60 - 08/24, 60 -			
07/24, 60 - 06/24, 60 - 05/24, 30 - 04/24, 30 - 03/24, 60 -	SANTANDER BANK, N.A.	Closed - 6/30/25	
02/24, 60 - 01/24, 30 - 12/23			
Lates +2yr: 14/30, 7/60, 3/90+			
Lates +2yr: 1/30	UPSTART NETWORK INC	Closed - 2/26/25	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
EMPOWER/FINWISE (Line of Credit)	\$379	\$400	95%	\$95	I	2025
Ava Financial Inc (Credit Card)	\$0	\$527	0%	\$0	I	2025
ARMED FORCES BANK (Secured Credit Card)	\$182	\$300	61%	\$10	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$702	\$500	140%	\$0	I	2022
DISCOVER CARD (Credit Card)	\$2,514	\$1,500	168%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$2,970	\$2,300	129%	\$0	I	2019
Credit Card Open Totals: (No Retail)	\$6,747	\$5,127	132%	\$105		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
EMPOWER/FINWISE (Line of Credit)	\$379	\$400	\$95	I	2025
Totals	\$379	\$0	\$95		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
BMG MONEY INC (Unsecured)	\$1,977	\$2,000	\$80	I	2025
MOHELA/SERVICING (Education Loan)	\$78,725	\$33,256	\$700	I	2006
Totals	\$80,702	\$35,256	\$780		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Ava Financial Inc (Credit Card)	\$0	\$527	\$0	I	2025
Totals	\$0	\$527	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$940	0%	\$0	I	2007
SYNCHRONY CARE CREDI (Retail Account)	\$0	\$800	0%	\$0	I	2007
SYNCB/WALMART (Retail Account)	\$0	\$100	0%	\$0	I	2007
WELLS FARGO CARD SER (Secured Credit Card)	\$0	\$382	0%	\$0	I	2014
Totals	\$0	\$382	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					

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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					