

## Michelle Donelson's Credit Summary

<b>603</b> Credit Score	<b>\$1,651/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Michelle Donelson	MICHELLE R DONELSON
Age: 34	
3701 E 20th St	3701 E 20TH ST
Sioux Falls, SD. 57103	SIOUX FALLS, SD. 57103

Categories	# / Balance
Revolving Accounts (Open)	9 / \$22,193
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$2,266
Installment Accounts (Open)	19 / \$95,942
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	0 / 1

### Credit Factors

1 Over Limit Acnt  
Total Rev Usage > 75%  
Pay \$13797 so Accts < 40%  
1 Rev Late in 2-4 yrs  
Less than 5 yrs  
7k+ lines  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
No Open Mortgage  
Light Closed Rev Depth  
No Rev Acct Open 10K 2yr  
1 Inqs Fall Off In 30 Days  
1 Total Inqs 5-6 mo

## Credit Alerts

---

### Inquiries

BLUESTONE FEDERAL CR - 03/24/25

---

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	COMENITYCAPITAL/FAMO	Open	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/ULTA (Retail Account)	\$0	\$100	0%	\$0	I	2023
COMENITYBANK/MAURICE (Retail Account)	\$22	\$100	22%	\$22	I	2022
CAP1/KOHL'S DEPARTMEN (Retail Account)	\$1,252	\$2,500	50%	\$45	I	2021
Bluestone Federal Cr (Line of Credit)	\$0	\$200	0%	\$25	I	2020
WELLS FARGO CARD SER (Retail Account)	\$1,671	\$4,100	41%	\$83	I	2020
SYNCB/VENMO (Credit Card)	\$0	\$500	0%	\$0	I	2023
COMENITYCAPITAL/FAMO (Credit Card)	\$0	\$100	0%	\$0	I	2023
DISCOVER CARD (Credit Card)	\$7,638	\$7,500	102%	\$169	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$6,541	\$7,000	93%	\$215	I	2019
CAPITAL ONE BANK USA (Credit Card)	\$5,069	\$5,500	92%	\$0	I	2013
CITIZENS PAY LOC (Line of Credit)	\$2,266	\$4,000	57%	\$66	I	2023
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$24,459</b>	<b>\$20,600</b>	<b>119%</b>	<b>\$625</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
Bluestone Federal Cr (Line of Credit)	\$0	\$200	\$25	I	2020
CITIZENS PAY LOC (Line of Credit)	\$2,266	\$4,000	\$66	I	2023
<b>Totals</b>	<b>\$2,266</b>	<b>\$0</b>	<b>\$91</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
Bluestone Federal Cr (Auto)	\$17,711	\$18,571	\$357	I	2025
Bluestone Federal Cr (Auto)	\$7,315	\$7,695	\$193	I	2025
Bluestone Federal Cr (Unsecured)	\$5,623	\$6,000	\$208	I	2025
WESTLAKE FINANCIAL (Unsecured)	\$10,778	\$12,000	\$334	I	2024
MISSOURI HIGHER EDUC (Education Loan)	\$3,087	\$2,625	\$0	I	2015
MISSOURI HIGHER EDUC (Education Loan)	\$1,232	\$1,125	\$0	I	2015

MISSOURI HIGHER EDUC (Education Loan)	\$1,562	\$1,375	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$2,176	\$1,750	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$2,835	\$2,500	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$1,195	\$990	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$7,417	\$6,000	\$0	I	2013
MISSOURI HIGHER EDUC (Education Loan)	\$5,104	\$4,500	\$0	I	2013
MISSOURI HIGHER EDUC (Education Loan)	\$5,055	\$3,337	\$0	I	2012
MISSOURI HIGHER EDUC (Education Loan)	\$3,912	\$3,500	\$0	I	2012
MISSOURI HIGHER EDUC (Education Loan)	\$5,416	\$3,500	\$0	I	2012
MISSOURI HIGHER EDUC (Education Loan)	\$3,847	\$3,500	\$0	I	2011
MISSOURI HIGHER EDUC (Education Loan)	\$4,224	\$2,500	\$0	I	2010
MISSOURI HIGHER EDUC (Education Loan)	\$3,961	\$3,500	\$0	I	2010
MISSOURI HIGHER EDUC (Education Loan)	\$3,492	\$3,000	\$0	I	2010
<b>Totals</b>	<b>\$95,942</b>	<b>\$87,968</b>	<b>\$1,092</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/RUE2 (Retail Account)	\$0	\$100	0%	\$0	I	2022
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$2,000	0%	\$0	I	2022
SYNCB/AMERICAN EAGLE (Credit Card)	\$0	\$100	0%	\$0	I	2022
<b>Totals</b>	<b>\$0</b>	<b>\$2,100</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					

Installment Accounts	Balance	Limit	Payment	Resp	Age
Bluestone Federal Cr (Auto)	\$17,711	\$18,571	\$357	I	2025
Bluestone Federal Cr (Auto)	\$7,315	\$7,695	\$193	I	2025
Bluestone Federal Cr (Unsecured)	\$5,623	\$6,000	\$208	I	2025
WESTLAKE FINANCIAL (Unsecured)	\$10,778	\$12,000	\$334	I	2024
MISSOURI HIGHER EDUC (Education Loan)	\$3,087	\$2,625	\$0	I	2015
MISSOURI HIGHER EDUC (Education Loan)	\$1,232	\$1,125	\$0	I	2015
MISSOURI HIGHER EDUC (Education Loan)	\$1,562	\$1,375	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$2,176	\$1,750	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$2,835	\$2,500	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$1,195	\$990	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$7,417	\$6,000	\$0	I	2013
MISSOURI HIGHER EDUC (Education Loan)	\$5,104	\$4,500	\$0	I	2013
MISSOURI HIGHER EDUC (Education Loan)	\$5,055	\$3,337	\$0	I	2012
MISSOURI HIGHER EDUC (Education Loan)	\$3,912	\$3,500	\$0	I	2012
MISSOURI HIGHER EDUC (Education Loan)	\$5,416	\$3,500	\$0	I	2012
MISSOURI HIGHER EDUC (Education Loan)	\$3,847	\$3,500	\$0	I	2011

MISSOURI HIGHER EDUC (Education Loan)	\$4,224	\$2,500	\$0	I	2010
MISSOURI HIGHER EDUC (Education Loan)	\$3,961	\$3,500	\$0	I	2010
MISSOURI HIGHER EDUC (Education Loan)	\$3,492	\$3,000	\$0	I	2010
<b>Totals</b>	<b>\$95,942</b>	<b>\$87,968</b>	<b>\$1,092</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
SELF FINANCIAL (Rental Agreement)	\$0	\$880	\$0	I	2019
SELF FINANCIAL (Rental Agreement)	\$0	\$880	\$0	I	2018
<b>Totals</b>	<b>\$0</b>	<b>\$1,760</b>	<b>\$0</b>		