

Jessica Smith's Credit Summary

512 Credit Score	\$2,501/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: Jessica Smith	JESSICA SMITH
Age: 44	
Po Box 1117	63 MILL HILL RD
Cairo, NY. 12413	WOODSTOCK, NY. 12498

Categories	# / Balance
Revolving Accounts (Open)	16 / \$24,888
Real Estate (Open)	1 / \$121,406
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	10 / \$190,767
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	20 / 1
Inquires (Last 6 Months)	3
Late Pays (Last 2/2+ Years)	49 / 5

Credit Factors

3 Charged Off Accts
4 Unpaid Collection(s)
\$42683 Unpaid Collection(s)
3 RE Lates in 4-6 mo
23 RE Lates in 6-12 mo
5 Rev Lates in 4-6 mo
6 Rev Lates in 6-12 mo
Current Lates (CREDIT ONE BANK)
5 Rev Lates in 12-24 mo
14 Over Limit Accnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$18848 so Accts < 40%
15 Chrgd Off Rev Accts
1 Rev Late in 0-3 mo
6 RE Lates in 12-24 mo
2 Inq Last 4 Mo
1 Chrgd Off Rev Acct
5 Rev Lates in 2-4 yrs
Light Open Rev Depth
\$1868 Unpaid Collections
No 5k+ Lines
2 Inqs last 2 Months
Less than 5 yrs
2 Total Inq 0-2 Mo
3+ Closed Rev Accnts
Good Closed Rev Depth
Paid Off 100k+ RE/RE
Seasoned Closed Accounts
Closed Accnts Over 5k
8+ Rev Accnts with Balances
No Rev Acct Open 10K 2yr
1 Inqs Fall Off In 30 Days

1 Total Inqs 5-6 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
COMENITYCAPITAL/DELL	Charged off account.	Open	2022	\$0
COMENITYBANK/VICTORI	Charged off account.	Open	2015	\$0
CAPITAL ONE/WMT	Charged off account. Account closed by credit gr	Open	2015	\$1,858
SYNCB/AMAZON PLCC	Charged off account.	Open	2015	\$642
PROGRESSIVE		Open	2024	\$55
MIDLAND CREDIT MANAG	Collection account.	Open	2024	\$729
MIDLAND CREDIT MANAG	Collection account.	Open	2024	\$1,021
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2024	\$451
ALLY FINANCIAL	Charged off account. Fixed rate.	Open	2024	\$23,111
PROGRESSIVE		Open	2024	\$63
SPARROW FINANCIAL, I	Charged off account.	Open	2024	\$0
PROSPER/COASTAL COMM	Charged off account.	Open	2023	\$1,785
First Savings-Blaze	Charged off account.	Open	2023	\$618
Continental Finance	Charged off account.	Open	2023	\$1,432
THE BANK OF MISSOURI	Charged off account.	Open	2023	\$1,022
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2022	\$2,497
AMERICAN EXPRESS	Charged off account. Account closed by credit gr	Open	2022	\$3,908
FIRST NATIONAL BANK	Charged off account.	Open	2021	\$710
TBOM/ASPIRE MC	Account closed at consumers request. Charged	Open	2021	\$1,005
CW NEXUS CREDIT CARD	Charged off account.	Open	2016	\$1,894
SYNCB/CARE CREDIT	Account paid for less than full balance. Variable/	Closed - 5/7/23	2015	\$0

Inquiries

TRACTOR SUPPLY CREDI - 08/28/25

CITIBANK NA,WAYMC - 08/11/25

COMENITYCAPITAL/GOOD - 03/18/25

WBL FUNDING, LLC - 10/07/24

ALLY FINANCIAL - 04/05/24

FIVE STAR BANK - 04/05/24

CAPITAL ONE BANK USA - 03/28/24

US DEPARTMENT OF EDU - 01/20/24

TRACTOR SUPPLY CREDI - 09/16/23

Late Pays	Account	Status	Past Due
30 - 12/24	SUNMARK CREDIT UNION	Open	
30 - 03/25, 30 - 02/25, 90 - 01/25, 60 - 12/24, 60 - 11/24, 30 - 10/24, 30 - 07/24	SUNMARK CREDIT UNION	Open	
30 - 04/25, 30 - 03/25, 30 - 02/25, 120 - 01/25, 90 - 12/24, 60 - 11/24, 30 - 10/24, 30 - 07/24	SUNMARK CREDIT UNION	Open	
30 - 04/25, 30 - 03/25, 30 - 02/25, 60 - 01/25, 30 - 12/24, 30 - 07/24	SUNMARK CREDIT UNION	Open	
30 - 04/25, 30 - 03/25, 30 - 02/25, 90 - 01/25, 60 - 12/24, 30 - 11/24, 30 - 10/24, 30 - 07/24	SUNMARK CREDIT UNION	Open	
60 - 12/24, 30 - 11/24	TRACTOR SUPPLY/CBNA	Closed - 8/26/25	
30 - 06/25, 30 - 04/25, 120 - 02/25, 90 - 01/25, 60 - 12/24, 30 - 11/24, 90 - 08/24, 60 - 07/24, 60 - 06/24, 30 - 05/24	SUNMARK CREDIT UNION	Closed - 8/11/25	
120 - 07/25, 90 - 06/25, 60 - 05/25, 30 - 04/25, 30 - 08/24	CREDIT ONE BANK	Closed - 8/10/25	
30 - 08/24, 90 - 06/24	FLAGSTAR BANK	Closed - 11/6/24	
Lates +2yr: 1/30, 2/60, 2/90+	Bank of America	Closed - 5/2/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/DELL (Retail Account)	\$0	\$1,300	0%	\$0	I	2022
COMENITYBANK/VICTORI (Retail Account)	\$0	\$550	0%	\$0	I	2015
CAPITAL ONE/WMT (Retail Account)	\$1,858	\$1,500	124%	\$0	I	2015
SYNCB/AMAZON PLCC (Retail Account)	\$642	\$350	183%	\$0	I	2015
CAPITAL ONE BANK USA (Credit Card)	\$451	\$300	150%	\$0	I	2024
SPARROW FINANCIAL, I (Credit Card)	\$0	\$300	0%	\$0	I	2024
PROSPER/COASTAL COMM (Credit Card)	\$1,785	\$1,400	128%	\$0	I	2023
First Savings-Blaze (Credit Card)	\$618	\$500	124%	\$0	I	2023
Continental Finance (Credit Card)	\$1,432	\$1,000	143%	\$0	I	2023
THE BANK OF MISSOURI (Credit Card)	\$1,022	\$800	128%	\$0	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$2,497	\$2,000	125%	\$0	I	2022
AMERICAN EXPRESS (Credit Card)	\$3,908	\$3,869	101%	\$0	I	2022
FIRST NATIONAL BANK (Credit Card)	\$710	\$600	118%	\$0	I	2021
TBOM/ASPIRE MC (Credit Card)	\$1,005	\$1,382	73%	\$0	I	2021
CW NEXUS CREDIT CARD (Credit Card)	\$1,894	\$1,400	135%	\$0	I	2016
TRACTOR SUPPLY/CBNA (Retail Account)	\$1,535	\$1,500	102%	\$30	I	2023
SUNMARK CREDIT UNION (Credit Card)	\$4,061	\$4,000	102%	\$77	I	2023
CREDIT ONE BANK (Credit Card)	\$1,470	\$1,000	147%	\$52	I	2023
Credit Card Open Totals: (No Retail)	\$24,888	\$18,551	134%	\$159		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NATIONSTAR MORTGAGE (FHA Real Estate Mortgage)	\$121,406	\$130,492	\$1,088	I	2017
Totals	\$121,406	\$130,492	\$1,088		

Installment Accounts	Balance	Limit	Payment	Resp	Age

ALLY FINANCIAL (Auto)	\$23,111	\$23,111	\$0	I	2024
SUNMARK CREDIT UNION (Home Equity)	\$40,476	\$42,000	\$360	I	2023
SUNMARK CREDIT UNION (Auto)	\$9,501	\$14,815	\$286	I	2022
SUNMARK CREDIT UNION (Unsecured)	\$7,611	\$10,000	\$262	I	2022
SUNMARK CREDIT UNION (Recreational Merchandise)	\$4,431	\$13,130	\$260	I	2021
SUNMARK CREDIT UNION (Recreational Merchandise)	\$9,928	\$15,819	\$245	I	2021
DEPT OF ED/AIDVANTAG (Education Loan)	\$95,709	\$89,402	\$0	I	2018
Totals	\$190,767	\$208,277	\$1,413		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/GOOD (Retail Account)	\$0	\$500	0%	\$0	I	2021
Montgomery Wards (Retail Account)	\$0	\$1,500	0%	\$0	I	2015
SYNCB/CARE CREDIT (Retail Account)	\$0	\$2,100	0%	\$0	I	2015
SYNCB/LOWES (Retail Account)	\$0	\$340	0%	\$0	I	2018
SYNCB/CARE CREDIT (Retail Account)	\$0	\$6,000	0%	\$0	I	2018
SYNCB/WALMART (Retail Account)	\$0	\$1,500	0%	\$0	I	2015
FINGERHUT/WEBBANK (Retail Account)	\$0	\$250	0%	\$0	I	2015
TBOMRETAIL (Credit Card)	\$0	\$3,000	0%	\$0	I	2022
Bank of America (Credit Card)	\$0	\$1,700	0%	\$0	I	2016
Totals	\$0	\$4,700	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FLAGSTAR BANK (FHA Real Estate Mortgage)	\$0	\$130,492	\$0	I	2017
Totals	\$0	\$130,492	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
ALLY FINANCIAL (Auto)	\$23,111	\$23,111	\$0	I	2024
SUNMARK CREDIT UNION (Home Equity)	\$40,476	\$42,000	\$360	I	2023
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Totals	\$190,767	\$208,277	\$1,413		

Miscellaneous Accounts

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts