

Stephen Hopkins's Credit Summary

757	\$6,625/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Stephen Hopkins	STEPHEN J HOPKINS JR
Age: 45	
539 W Commerce St	539 W COMMERCE ST STE 656
Dallas, TX. 75208	DALLAS, TX. 75208

Categories	# / Balance
Revolving Accounts (Open)	10 / \$15,156
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	2 / \$468
Installment Accounts (Open)	12 / \$184,985
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

2 Inq Last 4 Mo
1 RE Late in 12-24 mo
20k+ lines
Seasoned Closed Accounts
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Paid Off 100k+ RE/RE
Closed Accnts Over 5k
No Open Mortgage
1 Inq last 2-4 Mo
1 Total Inq 0-2 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquires

CITIBANK, N.A. - 08/17/25

TRUIST BANK - 05/06/25

CBNA - 02/15/24

TRUSTMARK NATIONAL B - 02/13/24

Late Pays	Account	Status	Past Due
30 - 05/24	UPSTART NETWORK INC	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
NAVY FEDERAL CREDIT (Line of Credit)	\$468	\$500	94%	\$20	I	2009
CITIBANK NA (Line of Credit)	\$0	\$8,000	0%	\$0	I	2009
NAVY FEDERAL CREDIT (Credit Card)	\$0	\$9,000	0%	\$0	I	2022
NAVY FEDERAL CREDIT (Credit Card)	\$15,156	\$46,000	33%	\$226	I	2021
SYWMC/CBNA (Credit Card)	\$0	\$7,800	0%	\$0	I	2015
FIFTH THIRD BANK (Flexible Spending Credit Card)	\$0	\$7,200	0%	\$0	I	2009
CAPITAL ONE BANK USA (Credit Card)	\$0	\$1,500	0%	\$0	I	2007
NAVY FEDERAL CREDIT (Credit Card)	\$0	\$13,100	0%	\$0	I	2006
Credit Card Open Totals: (No Retail)	\$15,624	\$84,600	18%	\$246		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
NAVY FEDERAL CREDIT (Credit Card)	\$0	\$18,000	0%	\$0	A	2022
Totals	\$0	\$18,000	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
NAVY FEDERAL CREDIT (Line of Credit)	\$468	\$500	\$20	I	2009
CITIBANK NA (Line of Credit)	\$0	\$8,000	\$0	I	2009
Totals	\$468	\$0	\$20		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
PROSPER MARKETPLACE (Unsecured)	\$12,734	\$13,042	\$296	I	2025
CBNA (Unsecured)	\$30,160	\$30,000	\$697	I	2025
NAVY FEDERAL CREDIT (Unsecured)	\$16,248	\$21,000	\$513	I	2024
NAVY FEDERAL CREDIT (Unsecured)	\$21,435	\$23,969	\$591	I	2024
BEST EGG (Unsecured)	\$2,980	\$8,900	\$369	I	2023

SOFI BANK, NATIONAL (Unsecured)	\$13,197	\$30,900	\$706	I	2022
LENDINGCLUB BANK NA (Unsecured)	\$7,465	\$16,225	\$438	I	2022
NAVY FEDERAL CREDIT (Auto)	\$27,057	\$43,463	\$557	I	2022
UPSTART NETWORK INC (Unsecured)	\$10,500	\$20,400	\$566	I	2022
UPSTART NETWORK INC (Unsecured)	\$7,662	\$22,900	\$633	I	2021
UPSTART LOAN OPERATI (Unsecured)	\$5,966	\$22,400	\$678	I	2021
BMO HARRIS BANK N.A (Recreational Merchandise)	\$29,581	\$51,676	\$335	I	2014
Totals	\$184,985	\$304,875	\$6,379		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$2,200	0%	\$0	I	2009
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2008
ARMY AIRFORCE EXCHAN (Retail Account)	\$0	\$500	0%	\$0	I	2000
NATL TIRE&BATTERY/CB (Retail Account)	\$0	\$1,400	0%	\$0	I	2014
THD/CBNA (Retail Account)	\$0	\$2,501	0%	\$0	I	2010
COMENITY BANK/LNBRYA (Retail Account)	\$0	\$1,150	0%	\$0	I	2008
SYNCB/SAMS CLUB (Retail Account)	\$0	\$4,500	0%	\$0	I	2012
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$1,024	0%	\$0	I	2009
SYNCB/PAYPAL (Credit Card)	\$0	\$3,900	0%	\$0	I	2020
AMEX/DSNB (Credit Card)	\$0	\$300	0%	\$0	I	2008
CITICARDS CBNA (Flexible Spending Credit Card)	\$0	\$2,320	0%	\$0	I	2009
SYNCB/PAYPAL (Credit Card)	\$0	\$5,280	0%	\$0	I	2011
SYNCB/TJX CO DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2012
Bank of America (Credit Card)	\$0	\$2,100	0%	\$0	I	2008
Totals	\$0	\$14,924	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PNC MORTGAGE (Conventional RE Mortgage)	\$0	\$126,000	\$0	I	2019
PNC MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$109,161	\$0	I	2015
PNC MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$118,361	\$0	I	2010
Totals	\$0	\$353,522	\$0		

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