

## Michelle Jones's Credit Summary

<b>553</b> Credit Score	<b>\$1,024/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Michelle Jones	MICHELLE R JONES
Age: 46	
3214 William Penn Ave	3214 WILLIAM PENN AVE
Johnstown, PA. 15909	JOHNSTOWN, PA. 15909

Categories	# / Balance
Revolving Accounts (Open)	6 / \$25,116
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$25,252
Miscellaneous Accounts (Open)	0 / \$0

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

### Credit Factors

1 Over Limit Acnt  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$15896 so Accts < 40%  
1 RE Late in 0-3 mo  
1 RE Late in 6-12 mo  
7k+ line for 4+yrs  
Great Closed Rev Depth  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
In Credit Counseling  
No Open Mortgage

## Credit Alerts

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Late Pays	Account	Status	Past Due
60 - 03/25	WESTLAKE FINANCIAL	Open	\$982

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/BOSC (Retail Account)	\$1,948	\$2,050	95%	\$98	I	2024
DISCOVER CARD (Credit Card)	\$10,083	\$10,000	101%	\$211	I	2018
CREDIT ONE BANK (Credit Card)	\$2,351	\$2,500	94%	\$118	I	2017
CREDIT CARD FB&T (Credit Card)	\$8,187	\$8,500	96%	\$270	I	2012
SYNCB/LOWES (Retail Account)	\$2,547	\$2,820	90%	\$91	I	2015
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$25,116</b>	<b>\$21,000</b>	<b>120%</b>	<b>\$788</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
WESTLAKE FINANCIAL (Unsecured)	\$11,402	\$12,000	\$327	I	2024
MISSOURI HIGHER EDUC (Education Loan)	\$4,117	\$3,582	\$0	I	2016
MISSOURI HIGHER EDUC (Education Loan)	\$9,733	\$8,200	\$0	I	2015
<b>Totals</b>	<b>\$25,252</b>	<b>\$23,782</b>	<b>\$327</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$3,700	0%	\$0	J	2014
FINGERHUT (Retail Account)	\$0	\$1,500	0%	\$0	I	2022
FINGERHUT/WEBBANK (Retail Account)	\$0	\$1,500	0%	\$0	I	2012
SYNCBPAYPALSMARTCONN (Retail Account)	\$0	\$900	0%	\$0	I	2005
CREDIT ONE BANK (Credit Card)	\$0	\$1,050	0%	\$0	I	2021
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$4,400	0%	\$0	I	2012
<b>Totals</b>	<b>\$0</b>	<b>\$5,450</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
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					