

## Keisa Green's Credit Summary

<b>671</b> Credit Score	<b>\$4,057/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: Keisa Green	KEISA AKENYA GREEN
Age: 47	
Po Box 1252	330 ZION CHURCH RD
Pacolet, SC. 29372	PACOLET, SC. 29372

Categories	# / Balance
Revolving Accounts (Open)	8 / \$12,160
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$19,999
Installment Accounts (Open)	6 / \$220,759
Miscellaneous Accounts (Open)	1 / \$944

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 15

### Credit Factors

1 Over Limit Acnt  
Total Rev Usage > 90%  
Pay \$18205 so Accts < 40%  
15 Rev Lates in 2-4 yrs  
No 5k+ Lines  
2 Too Many Retail Accounts  
20k+ lines  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Paid Off 200k+ RE/RE  
Seasoned Closed Accounts  
8+ Rev Accnts with Balances  
No Open Mortgage  
Light Closed Rev Depth  
No Rev Acct Open 10K 2yr

## Credit Alerts

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Late Pays	Account	Status	Past Due
Lates +2yr: 1/30, 3/60	CAPITAL ONE BANK USA	Open	
Lates +2yr: 1/30, 1/60, 3/90+	CAPITAL ONE BANK USA	Open	
Lates +2yr: 1/30, 1/60, 4/90+	SYNCB/PAYPAL CREDIT	Closed - 12/25/24	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$94	\$4,000	2%	\$30	I	2024
CRDT FIRST (Retail Account)	\$1,030	\$1,600	64%	\$0	I	2023
UPGRADE INC (Line of Credit)	\$944	\$11,275	8%	\$35	I	2022
SYNCB/LOWES (Retail Account)	\$922	\$2,000	46%	\$65	I	2022
FOUNDERS FEDERAL CRE (Line of Credit)	\$19,999	\$20,000	100%	\$649	I	2022
SYNCB/CAR CARE SYN C (Retail Account)	\$1,889	\$2,850	66%	\$95	I	2019
SYNCB/JC PENNEYS (Retail Account)	\$0	\$3,000	0%	\$0	I	2014
CAPITAL ONE BANK USA (Credit Card)	\$2,280	\$2,200	104%	\$81	I	2016
CAPITAL ONE BANK USA (Credit Card)	\$2,984	\$3,000	99%	\$96	I	2015
FOUNDERS FEDERAL CRE (Credit Card)	\$2,961	\$3,000	99%	\$59	I	2015
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$33,103</b>	<b>\$8,200</b>	<b>404%</b>	<b>\$1,110</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
FOUNDERS FEDERAL CRE (Line of Credit)	\$19,999	\$20,000	\$649	I	2022
<b>Totals</b>	<b>\$19,999</b>	<b>\$0</b>	<b>\$649</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
FOUNDERS FEDERAL CRE (Unsecured)	\$1,679	\$2,000	\$191	I	2025
SOFI BANK, NATIONAL (Unsecured)	\$22,523	\$24,000	\$635	I	2024
GLOBAL LENDING SERVI (Auto)	\$14,353	\$15,250	\$371	J	2024
VANDERBILT MORTGAGE (Manufactured Housing)	\$182,204	\$193,893	\$1,750	I	2022
<b>Totals</b>	<b>\$220,759</b>	<b>\$235,143</b>		<b>\$2,947</b>	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
UPGRADE INC (Line of Credit)	\$944	\$11,275	\$35	I	2022

**Totals**

\$944

\$0

\$35

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$250	0%	\$0	I	2014
SYNCB/PAYPAL CREDIT (Credit Card)	\$0	\$4,000	0%	\$0	I	2019
SYNCB/WALMART DC (Credit Card)	\$0	\$2,200	0%	\$0	I	2016
FIRST PREMIER (Credit Card)	\$0	\$450	0%	\$0	I	2014
FOUNDERS FEDERAL CRE (Credit Card)	\$0	\$1,000	0%	\$0	I	2015
<b>Totals</b>	<b>\$0</b>	<b>\$7,650</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
FOUNDERS FEDERAL CRE (Unsecured)	\$1,679	\$2,000	\$191	I	2025
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					