

John Dobbs's Credit Summary

522 Credit Score	\$119/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: John Dobbs	JOHN LEONARD DOBBS SR
Age: 69	
480 Ferry St	480 FERRY ST APT 203
New Haven, CT. 06513	NEW HAVEN, CT. 06513

Categories	# / Balance
Revolving Accounts (Open)	19 / \$12,791
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	24 / 9
Inquires (Last 6 Months)	2
Late Pays (Last 2/2+ Years)	0 / 3

Credit Factors

13 Charged Off Accts
5 Charged Off Accts
14 Unpaid Collection(s)
\$21544 Unpaid Collection(s)
10 Over Limit Accnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$9281 so Accts < 40%
12 Chrgd Off Rev Accts
No Open Rev Credit Lines
2 Inq Last 4 Mo
1 Charged Off Acct
\$11900 Unpaid Collections
No 3k+ Lines
3 Rev Lates in 2-4 yrs
1 Chrgd Off Rev Acct
1 Paid Collection
Less than 5 yrs
3+ Closed Rev Accnts
8+ Rev Accnts with Balances
No Open Mortgage
Seasoned Closed Accounts
Light Closed Rev Depth
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Total Inq 0-2 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
JEFFERSON CAPITAL LL	Collection account.	Open	2024	\$836
MIDLAND CREDIT MANAG	Collection account.	Open	2024	\$1,698
LVNV FUNDING LLC	Collection account.	Open	2024	\$647
LVNV FUNDING LLC	Collection account.	Open	2024	\$743
PORTFOLIO RECOVERY A	Collection account.	Open	2024	\$3,293
LVNV FUNDING LLC	Collection account.	Open	2024	\$486
FLAT BRANCH Bank	Collection account.	Open	2024	\$657
LVNV FUNDING LLC	Collection account.	Open	2024	\$717
LVNV FUNDING LLC	Collection account.	Open	2024	\$513
JEFFERSON CAPITAL LL	Collection account.	Open	2023	\$580
OPENSKY CAPITAL BANK	Charged off account.	Open	2023	\$171
CREDIT CORP SOLUTION	Collection account. Fixed rate.	Open	2023	\$645
LVNV FUNDING LLC	Collection account.	Open	2023	\$409
MIDLAND CREDIT MANAG	Collection account.	Open	2023	\$531
CORTRUST BANK	Charged off account.	Open	2022	\$617
FRONTIER COMMUNICATIONS C	Consumer disputes this account information.	Open	2022	\$145
MERRICK BANK	Charged off account.	Open	2021	\$1,883
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2021	\$542
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2019	\$720
FIRST PREMIER	Charged off account.	Open	2019	\$1,688
FIRST PREMIER	Consumer disputes this account information. Ch	Open	2017	\$1,523
FINGERHUT	Charged off account.	Closed - 1/17/24	2022	\$0
MISSION LANE TAB BAN	Charged off account.	Closed - 7/29/25	2021	\$0
FIRST NATIONAL BANK	Charged off account.	Closed - 12/13/24	2018	\$957
CREDIT CARD FB&T	Charged off account.	Closed - 9/29/24	2021	\$0
OPORTUN/WEBBANK	Charged off account.	Closed - 9/6/24	2021	\$0
THE BANK OF MISSOURI	Charged off account.	Closed - 9/4/24	2021	\$0
SYNOVUS/FIRSTDIGITAL	Charged off account.	Closed - 8/20/24	2021	\$0

FIRST ACCESS / TBOM	Charged off account.	Closed - 8/2/24	2019	\$0
FIRST SAVINGS CREDIT	Charged off account.	Closed - 7/12/24	2021	\$961
First Savings-Blaze	Charged off account.	Closed - 7/12/24	2018	\$727
FRONTIER	Account paid for less than full balance.	Closed - 3/13/24	2020	\$0
Continental Finance	Charged off account.	Closed - 10/2/20	2018	\$0

Inquiries

TBOM/ASPIRE MC - 08/31/25

CAPITAL ONE - 07/02/25

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30, 2/60	BRYANT STATE BANK	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
OPENSKY CAPITAL BANK (Credit Card)	\$1,885	\$2,500	75%	\$44	I	2025
REVVI / MRV BANKS (Credit Card)	\$268	\$300	89%	\$41	I	2025
OPENSKY CAPITAL BANK (Credit Card)	\$171	\$300	57%	\$0	I	2023
CORTRUST BANK (Credit Card)	\$617	\$500	123%	\$0	I	2022
BRYANT STATE BANK (Credit Card)	\$849	\$500	170%	\$34	I	2022
MERRICK BANK (Credit Card)	\$1,883	\$1,400	135%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$542	\$500	108%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$720	\$600	120%	\$0	I	2019
FIRST PREMIER (Credit Card)	\$1,688	\$1,125	150%	\$0	I	2019
FIRST PREMIER (Credit Card)	\$1,523	\$1,050	145%	\$0	I	2017
FIRST NATIONAL BANK (Credit Card)	\$957	\$750	128%	\$0	I	2018
FIRST SAVINGS CREDIT (Credit Card)	\$961	\$750	128%	\$0	I	2021
First Savings-Blaze (Credit Card)	\$727	\$600	121%	\$0	I	2018
Credit Card Open Totals: (No Retail)	\$12,791	\$10,875	118%	\$119		

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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FINGERHUT (Retail Account)	\$0	\$200	0%	\$0	I	2022
ATLAS (Line of Credit)	\$0	\$1,000	0%	\$0	I	2023
FINGERHUT/WEBBANK (Retail Account)	\$0	\$1,700	0%	\$0	I	2021
MISSION LANE TAB BAN (Credit Card)	\$0	\$600	0%	\$0	I	2021
CREDIT CARD FB&T (Credit Card)	\$0	\$2,500	0%	\$0	I	2021
OPORTUN/WEBBANK (Credit Card)	\$0	\$500	0%	\$0	I	2021
THE BANK OF MISSOURI (Credit Card)	\$0	\$1,300	0%	\$0	I	2021
SYNOVUS/FIRSTDIGITAL (Credit Card)	\$0	\$300	0%	\$0	I	2021
FIRST ACCESS / TBOM (Credit Card)	\$0	\$300	0%	\$0	I	2019
SYNOVUS/FIRST PROGRE (Credit Card)	\$0	\$200	0%	\$0	I	2018
SYNOVUS/FIRST PROGRE (Credit Card)	\$0	\$1,000	0%	\$0	I	2018
Continental Finance (Credit Card)	\$0	\$500	0%	\$0	I	2018
Totals	\$0	\$7,200	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	\$0	I	2023
Totals	\$0	\$0	\$0		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					