

Bellmon Hicks's Credit Summary

| | | | | |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|
| 534 Credit Score | \$2,120/mo Payments | No Credit Freeze | No Fraud Alert | No Deceased |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|---------------------------|---------------------------|
| Name: Bellmon Hicks | BELLMON D HICKS 3 |
| Age: 38 | |
| 7909 Elmwood Ln | 7909 ELMWOOD LN |
| Fredericksburg, VA. 22407 | FREDERICKSBURG, VA. 22407 |

| Categories | # / Balance |
|--------------------------------|---------------|
| Revolving Accounts (Open) | 2 / \$10,538 |
| Real Estate (Open) | 1 / \$224,088 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 2 / \$165,896 |
| Miscellaneous Accounts (Open) | 0 / \$0 |

| Credit Alerts | # |
|-----------------------------|-------|
| Public Records | 0 |
| Collections (Open/Closed) | 2 / 0 |
| Inquires (Last 6 Months) | 0 |
| Late Pays (Last 2/2+ Years) | 7 / 7 |

Credit Factors

\$10538 Unpaid Collection(s)
2 RE Lates in 0-3 mo
2 Over Limit Acnt
Current Lates (PENNYMAC LOAN SERVIC, an
Total Rev Usage > 90%
Past Due Not Late
Pay \$8638 so Accts < 40%
1 Chrgd Off Rev Acct
3 RE Lates in 12-24 mo
2 RE Lates in 4-6 mo
1 Charged Off Acct
Too Few Open Rev Accounts
5 RE Lates in 2-4 yrs
No 5k+ Lines
2 Rev Lates in 2-4 yrs
Ok Open Rev Depth
Good Closed Rev Depth
Seasoned Closed Accounts
1+ Closed Rev Accnts
7+ Closed RE Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

| Collections/Charge Offs | Remarks | Status | Age | Balance |
|-------------------------|--|------------------|------|---------|
| CAPITAL ONE BANK USA | Charged off account. Account closed by credit gr | Open | 2013 | \$5,343 |
| CAPITAL ONE BANK USA | Account previously in dispute - Now resolved by | Closed - 4/16/24 | 2013 | \$5,195 |

| Late Pays | Account | Status | Past Due |
|--|----------------------|-------------------|----------|
| 60 - 07/25, 90 - 06/25, 30 - 04/25 Lates +2yr: 2/30 | PENNYMAC LOAN SERVIC | Open | \$5233 |
| 60 - 07/25 Lates +2yr: 2/30 | MOHELA/SERVICING | Open | \$1505 |
| 30 - 06/24, 60 - 05/24, 30 - 04/24 Lates +2yr: 2/30, 1/60 | SYNCB/AMAZON PLCC | Closed - 12/20/24 | |
| | WESTLAKE SERVICE INC | Closed - 7/31/24 | |

Open Accounts

| Category | | Balance | Limit | % | Payment | Resp | Age |
|---|--|------------------|------------------|-------------|----------------|------|------|
| Revolving Accounts | | | | | | | |
| CAPITAL ONE BANK USA (Credit Card) | | \$5,343 | \$4,750 | 112% | \$0 | I | 2013 |
| CAPITAL ONE BANK USA (Credit Card) | | \$5,195 | \$4,750 | 109% | \$0 | I | 2013 |
| Credit Card Open Totals: (No Retail) | | \$10,538 | \$9,500 | 111% | \$0 | | |
| Line of Credit Accounts | | | | | | | |
| No Line of Credit Accounts | | | | | | | |
| Real Estate Accounts | | | | | | | |
| PENNYMAC LOAN SERVIC (FHA Real Estate Mortgage) | | \$224,088 | \$245,471 | | \$1,744 | I | 2020 |
| Totals | | \$224,088 | \$245,471 | | \$1,744 | | |
| Installment Accounts | | | | | | | |
| DEPT OF ED/AIDVANTAG (Education Loan) | | \$135,346 | \$110,784 | | \$0 | I | 2018 |
| MOHELA/SERVICING (Education Loan) | | \$30,550 | \$15,000 | | \$376 | J | 2007 |
| Totals | | \$165,896 | \$125,784 | | \$376 | | |
| Miscellaneous Accounts | | | | | | | |
| No Miscellaneous Accounts | | | | | | | |

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|------------------------------------|------------|------------|----|------------|------|------|
| SYNCB/AMAZON PLCC (Retail Account) | \$0 | \$1,570 | 0% | \$0 | I | 2021 |
| Totals | \$0 | \$0 | | \$0 | | |

| 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 |
|---------------------------------------|------------------|------------------|--------------|------|------|
| DEPT OF ED/AIDVANTAG (Education Loan) | \$135,346 | \$110,784 | \$0 | I | 2018 |
| MOHELA/SERVICING (Education Loan) | \$30,550 | \$15,000 | \$376 | J | 2007 |
| Totals | \$165,896 | \$125,784 | \$376 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |