

Wesley Hill's Credit Summary

600 Credit Score	\$423/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: Wesley Hill	WESLEY A HILL
Age: 38	
1487 Denham Rd	1487 DENHAM RD
Collierville, TN. 38017	COLLIERVILLE, TN. 38017

Categories	# / Balance
Revolving Accounts (Open)	10 / \$31,225
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	11 / \$54,643
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	11 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

2 Charged Off Accts
3 Unpaid Collection(s)
\$47436 Unpaid Collection(s)
4 Over Limit Acnt
Total Rev Usage > 75%
Past Due Not Late
Pay \$25630 so Accts < 40%
7 Chrgd Off Rev Accts
1 Charged Off Acct
\$1640 Unpaid Collections
Less than 5 yrs
12k+ lines
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 5k
8+ Rev Accnts with Balances
No Open Mortgage
Seasoned Closed Accounts

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
LVNV FUNDING LLC	Collection account.	Open	2025	\$488
LVNV FUNDING LLC	Consumer disputes this account information. Col	Open	2025	\$534
CAPITAL ONE NATIONAL ASSOCI.		Open	2024	\$618
AMERICAN EXPRESS	Consumer disputes this account information. Ch	Open	2023	\$6,868 it grantor.
CITICARDS CBNA	Charged off account. Account closed by credit gr	Open	2023	\$10,008
CITICARDS CBNA	Charged off account. Account closed by credit gr	Open	2022	\$1,308
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Open	2022	\$3,289
DISCOVER CARD	Charged off account.	Open	2022	\$9,733
AMERICAN EXPRESS	Consumer disputes after resolution. Charged off	Open	2022	\$9,420 .
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Open	2019	\$5,590
AMERICAN EXPRESS	Charged off account. Account closed by credit gr	Closed - 2/8/24	2022	\$198

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$287	\$1,320	22%	\$29	I	2019
SYNCB/LOWES (Retail Account)	\$349	\$2,700	13%	\$30	I	2019
AMERICAN EXPRESS (Credit Card)	\$6,868	\$6,828	101%	\$0	I	2023
CITICARDS CBNA (Flexible Spending Credit Card)	\$10,008	\$8,640	116%	\$0	I	2023
OPENSKY CAPITAL BANK (Credit Card)	\$114	\$2,000	6%	\$25	I	2023
CITICARDS CBNA (Credit Card)	\$1,308	\$1,110	118%	\$0	I	2022
JPMCB CARD SERVICES (Business Credit Card (individual has primary responsibility))	\$3,289	\$3,000	110%	\$0	I	2022
DISCOVER CARD (Credit Card)	\$9,733	\$10,100	96%	\$0	I	2022
AMERICAN EXPRESS (Credit Card)	\$9,420	\$14,783	64%	\$0	I	2022
SYNCB/PAYPAL (Credit Card)	\$349	\$1,420	25%	\$30	I	2020
JPMCB CARD SERVICES (Credit Card)	\$5,590	\$7,500	75%	\$0	I	2019
AMERICAN EXPRESS (Flexible Spending Credit Card)	\$198	\$344	58%	\$0	I	2022
Credit Card Open Totals: (No Retail)	\$47,513	\$55,725	85%	\$114		

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)	\$10,462	\$11,000	\$309	I	2025
ED FINANCIAL/ESA (Education Loan)	\$10,430	\$7,000	\$0	I	2012
ED FINANCIAL/ESA (Education Loan)	\$6,457	\$5,500	\$0	I	2012
ED FINANCIAL/ESA (Education Loan)	\$7,632	\$4,821	\$0	I	2011
ED FINANCIAL/ESA (Education Loan)	\$4,887	\$4,050	\$0	I	2011
ED FINANCIAL/ESA (Education Loan)	\$1,330	\$1,153	\$0	I	2011

ED FINANCIAL/ESA (Education Loan)	\$5,017	\$4,347	\$0	I	2011
ED FINANCIAL/ESA (Education Loan)	\$1,318	\$817	\$0	I	2011
ED FINANCIAL/ESA (Education Loan)	\$1,910	\$1,183	\$0	I	2011
ED FINANCIAL/ESA (Education Loan)	\$3,451	\$2,179	\$0	I	2011
ED FINANCIAL/ESA (Education Loan)	\$1,749	\$1,450	\$0	I	2010
Totals	\$54,643	\$43,500	\$309		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$0	\$5,700	0%	\$0	I	2017
SYNCB/CAR CARE DISC (Retail Account)	\$0	\$3,000	0%	\$0	I	2019
BEST BUY/CBNA (Retail Account)	\$0	\$2,000	0%	\$0	I	2020
SYNCB/ASHLEY HOME ST (Retail Account)	\$0	\$2,000	0%	\$0	I	2018
SYNCB/CARE CREDIT (Retail Account)	\$0	\$800	0%	\$0	I	2014
FEB-RETA (Credit Card)	\$0	\$2,000	0%	\$0	I	2018
Totals	\$0	\$2,000	0%	\$0		

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No Miscellaneous Accounts
