

Cristal Alexander's Credit Summary

| | | | | |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|
| 605 Credit Score | \$1,735/mo Payments | No Credit Freeze | No Fraud Alert | No Deceased |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|-------------------------|---------------------------|
| Name: Cristal Alexander | CRYSTAL M ALEXANDER |
| Age: 39 | |
| 231 ARBOR DR | 2959 CHAPEL HILL RD STE D |
| ROCKMART, GA. 30153 | DOUGLASVILLE, GA. 30135 |

| Categories | # / Balance |
|--------------------------------|--------------|
| Revolving Accounts (Open) | 2 / \$9,710 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 2 / \$36,479 |
| Miscellaneous Accounts (Open) | 2 / \$0 |

| Credit Alerts | # |
|-----------------------------|-------|
| Public Records | 0 |
| Collections (Open/Closed) | 4 / 0 |
| Inquires (Last 6 Months) | 2 |
| Late Pays (Last 2/2+ Years) | 0 / 0 |

Credit Factors

1 Unpaid Collection
\$19972 Unpaid Collection(s)
1 Over Limit Acnt
Total Rev Usage > 55%
Past Due Not Late
Pay \$5686 so Accts < 40%
2 Chrgd Off Rev Accts
1 Charged Off Accts
2 Inq Last 4 Mo
No 7.5k+ Lines
2 Inqs last 2-4 Mo
Less than 5 yrs
2 Total Inq 2-4 Mo
7k+ line for 4+yrs
Ok Open Rev Depth
Good Closed Rev Depth
2+ Closed Rev Accnts
Seasoned Closed Accounts
8+ Closed RE Accounts
\$120 Unpaid 1 Collection
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

| Collections/Charge Offs | Remarks | Status | Age | Balance |
|-------------------------|---|--------|------|----------|
| GAS SOUTH LLC | | Open | 2025 | \$120 |
| U.S. Bank | Account closed at consumers request. Charged off account. | Open | 2022 | \$3,237 |
| VIVE FINANCIAL LLC | Charged off account. Transferred to recovery. | Open | 2021 | \$6,473 |
| BRIDGECREST CREDIT C | Charged off account. | Open | 2019 | \$10,262 |

Inquiries

GM FINANCIAL COM - 06/14/25

CLASSIC SUBARU CORP - 06/14/25

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---|----------------|-----------------|------------|------------|------|------|
| U.S. Bank (Credit Card) | \$3,237 | \$3,000 | 108% | \$0 | I | 2022 |
| VIVE FINANCIAL LLC (Credit Card) | \$6,473 | \$7,059 | 92% | \$0 | I | 2021 |
| CHIMEFIN/STRIDE BANK (Secured Credit Card) | \$0 | \$5,218 | 0% | \$0 | I | 2020 |
| Credit Card Open Totals: (No Retail) | \$9,710 | \$15,277 | 64% | \$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) | \$26,217 | \$26,160 | \$0 | I | 2024 |
| BRIDGECREST CREDIT C (Auto) | \$10,262 | \$10,262 | \$0 | J | 2019 |
| Totals | \$36,479 | \$36,422 | \$0 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|--|------------|----------------|----------------|------|------|
| SELF FINANCIAL (Rental Agreement) | \$0 | \$1,735 | \$1,735 | I | 2024 |
| CHIMEFIN/STRIDE BANK (Secured Credit Card) | \$0 | \$5,218 | \$0 | I | 2020 |
| Totals | \$0 | \$6,953 | \$1,735 | | |

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---|------------|----------------|-----------|------------|------|------|
| MEMBERSFIRST CREDIT (Secured Credit Card) | \$0 | \$3,000 | 0% | \$0 | I | 2024 |
| MEMBERSFIRST CREDIT (Secured Credit Card) | \$0 | \$3,000 | 0% | \$0 | I | 2014 |
| MEMBERSFIRST CREDIT (Secured Credit Card) | \$0 | \$0 | 0% | \$0 | | 2014 |
| Totals | \$0 | \$6,000 | 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) | \$26,217 | \$26,160 | \$0 | I | 2024 |
| BRIDGECREST CREDIT C (Auto) | \$10,262 | \$10,262 | \$0 | J | 2019 |
| Totals | \$36,479 | \$36,422 | \$0 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---|------------|----------------|------------|------|------|
| SELF FINANCIAL (Rental Agreement) | \$0 | \$2,069 | \$0 | I | 2024 |
| MEMBERSFIRST CREDIT (Secured Credit Card) | \$0 | \$0 | \$0 | | 2014 |
| Totals | \$0 | \$2,069 | \$0 | | |