

## Kay Tindell's Credit Summary

|                            |                               |                            |                          |                       |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|
| <b>655</b><br>Credit Score | <b>\$4,476/mo</b><br>Payments | <b>No</b><br>Credit Freeze | <b>No</b><br>Fraud Alert | <b>No</b><br>Deceased |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|

### Credit Report Details

| Report Date: 09/01/2025   | Credit Report         |
|---------------------------|-----------------------|
| Name: Kay Tindell         | KAY F TINDELL         |
| Age: 67                   |                       |
| 6635 Sylvan Rd            | 1780 CHARM WAY        |
| Citrus Heights, CA. 95610 | SACRAMENTO, CA. 95835 |

| Categories                     | # / Balance  |
|--------------------------------|--------------|
| Revolving Accounts (Open)      | 9 / \$40,599 |
| Real Estate (Open)             | 0 / \$0      |
| Line of Credit Accounts (Open) | 0 / \$0      |
| Installment Accounts (Open)    | 5 / \$55,098 |
| Miscellaneous Accounts (Open)  | 1 / \$0      |

| Credit Alerts               | #     |
|-----------------------------|-------|
| Public Records              | 0     |
| Collections (Open/Closed)   | 0 / 0 |
| Inquires (Last 6 Months)    | 0     |
| Late Pays (Last 2/2+ Years) | 8 / 2 |

### Credit Factors

3 RE Lates in 6-12 mo  
2 Over Limit Acnt  
Total Rev Usage > 90%  
Pay \$24699 so Accts < 40%  
4 Rev Lates in 6-12 mo  
1 RE Late in 12-24 mo  
1 Rev Late in 2-4 yrs  
7k+ line for 4+ yrs  
Ok Open Rev Depth  
Good Closed Rev Depth  
3+ Closed Rev Acnts  
Seasoned Closed Accounts  
Closed Acnts Over 7.5k  
Paid Off 200k+ RE/RE  
8+ Rev Acnts with Balances  
1 RE Late in 4+ yrs  
No Open Mortgage

## Credit Alerts

| Late Pays                          | Account             | Status            | Past Due |
|------------------------------------|---------------------|-------------------|----------|
| 30 - 10/24                         | JPMCB CARD SERVICES | Open              |          |
| 30 - 10/24                         | GMFNANCIAL          | Open              |          |
| 90 - 12/24, 60 - 11/24, 30 - 10/24 | WAYFAIR/CBNA        | Closed - 8/7/25   |          |
| Lates +2yr: 1/30                   |                     |                   |          |
| 60 - 11/24, 60 - 10/24, 30 - 08/24 | NATIONSTAR MORTGAGE | Closed - 12/31/24 |          |
| Lates +2yr: 1/30                   | ALLY FINANCIAL      | Closed - 1/31/20  |          |

## Open Accounts

| Revolving Accounts                                  | Balance         | Limit           | %           | Payment        | Resp | Age  |
|---|-----------------|-----------------|-------------|----------------|------|------|
| THD/CBNA (Retail Account)                           | \$5,477         | \$7,800         | 70%         | \$157          | I    | 2020 |
| SYNCB/PAYPAL (Credit Card)                          | \$3,306         | \$4,050         | 82%         | \$114          | I    | 2023 |
| APPLE CARD - GS BANK (Credit Card)                  | \$967           | \$2,000         | 48%         | \$0            | I    | 2022 |
| JPMCB CARD SERVICES (Flexible Spending Credit Card) | \$9,916         | \$10,500        | 94%         | \$380          | I    | 2021 |
| Bank of America (Credit Card)                       | \$3,678         | \$3,600         | 102%        | \$116          | I    | 2018 |
| CAPITAL ONE BANK USA (Credit Card)                  | \$2,669         | \$3,000         | 89%         | \$67           | I    | 2008 |
| CAPITAL ONE BANK USA (Credit Card)                  | \$4,068         | \$4,150         | 98%         | \$104          | I    | 2007 |
| MERRICK BANK (Credit Card)                          | \$2,020         | \$4,100         | 49%         | \$69           | I    | 2007 |
| CAPITAL ONE, N.A. (Credit Card)                     | \$475           | \$550           | 86%         | \$25           | I    | 2007 |
| SYNCB/HOME DESIGN-SE (Retail Account)               | \$6,775         | \$8,090         | 84%         | \$309          | I    | 2018 |
| WAYFAIR/CBNA (Retail Account)                       | \$1,248         | \$950           | 131%        | \$47           | I    | 2020 |
| <b>Credit Card Open Totals: (No Retail)</b>         | <b>\$40,599</b> | <b>\$31,950</b> | <b>127%</b> | <b>\$1,388</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  |
|-------------------------|-----------------|-----------------|----------------|------|------|
| UPGRADE INC (Unsecured) | \$3,413         | \$4,800         | \$173          | I    | 2024 |
| AVANT INC (Unsecured)   | \$2,888         | \$4,000         | \$152          | I    | 2024 |
| ALLY FINANCIAL (Auto)   | \$20,414        | \$25,610        | \$421          | J    | 2023 |
| BEST EGG (Unsecured)    | \$15,083        | \$19,200        | \$587          | I    | 2023 |
| GMFNANCIAL (Auto)       | \$13,300        | \$35,654        | \$486          | I    | 2021 |
| <b>Totals</b>           | <b>\$55,098</b> | <b>\$89,264</b> | <b>\$1,819</b> |      |      |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|------------------------|---------|-------|---------|------|-----|
|                        |         |       |         |      |     |

|  |            |                |                |   |      |
|--|------------|----------------|----------------|---|------|
| RD/BLVD Residential (Rental Agreement) | \$0        | \$2,058        | \$1,625        | J | 2025 |
| <b>Totals</b>                          | <b>\$0</b> | <b>\$2,058</b> | <b>\$1,625</b> |   |      |

## Closed Accounts

| Revolving Accounts                    | Balance    | Limit          | %         | Payment    | Resp | Age  |
|---------------------------------------|------------|----------------|-----------|------------|------|------|
| SYNCB/HOME DESIGN-SE (Retail Account) | \$0        | \$7,940        | 0%        | \$0        | I    | 2020 |
| SYNCB/QVC (Retail Account)            | \$0        | \$1,024        | 0%        | \$0        | I    | 2020 |
| SYNCB/GUITAR CENTER (Retail Account)  | \$0        | \$1,100        | 0%        | \$0        | I    | 2020 |
| SYNCB/TJX CO (Retail Account)         | \$0        | \$400          | 0%        | \$0        | I    | 2020 |
| COMENITYBANK/WAYFAIR (Retail Account) | \$0        | \$1,980        | 0%        | \$0        | I    | 2018 |
| SYNCB/HSN (Retail Account)            | \$0        | \$1,250        | 0%        | \$0        | I    | 2014 |
| SYNCB/OLD NAVY (Retail Account)       | \$0        | \$200          | 0%        | \$0        | I    | 2014 |
| SYNCB/JC PENNEYS (Retail Account)     | \$0        | \$370          | 0%        | \$0        | I    | 1993 |
| Vive Financial LLC (Credit Card)      | \$0        | \$2,250        | 0%        | \$0        | I    | 2014 |
| <b>Totals</b>                         | <b>\$0</b> | <b>\$2,250</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  |
|--|------------|------------------|------------|------|------|
| NATIONSTAR MORTGAGE (FHA Real Estate Mortgage) | \$0        | \$486,034        | \$0        | I    | 2020 |
| BANK OF AMERICA (FHA Real Estate Mortgage)     | \$0        | \$486,034        | \$0        | I    | 2020 |
| <b>Totals</b>                                  | <b>\$0</b> | <b>\$972,068</b> | <b>\$0</b> |      |      |

| Installment Accounts    | Balance         | Limit           | Payment        | Resp | Age  |
|-------------------------|-----------------|-----------------|----------------|------|------|
| UPGRADE INC (Unsecured) | \$3,413         | \$4,800         | \$173          | I    | 2024 |
| AVANT INC (Unsecured)   | \$2,888         | \$4,000         | \$152          | I    | 2024 |
| ALLY FINANCIAL (Auto)   | \$20,414        | \$25,610        | \$421          | J    | 2023 |
| BEST EGG (Unsecured)    | \$15,083        | \$19,200        | \$587          | I    | 2023 |
| GMFNANCIAL (Auto)       | \$13,300        | \$35,654        | \$486          | I    | 2021 |
| <b>Totals</b>           | <b>\$55,098</b> | <b>\$89,264</b> | <b>\$1,819</b> |      |      |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|------------------------|---------|-------|---------|------|-----|
|                        |         |       |         |      |     |

No Miscellaneous Accounts

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