

## Melvin Johnson's Credit Summary

<b>710</b> Credit Score	<b>\$435/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Melvin Johnson	MELVIN L JOHNSON 3
Age: 41	
6507 E Red Bridge Rd	13610 WHITE AVE APT 303
Kansas City, MO. 64134	GRANDVIEW, MO. 64030

Categories	# / Balance
Revolving Accounts (Open)	3 / \$3,923
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$4,936
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 22

### Credit Factors

Total Rev Usage > 55%  
Pay \$1143 so Accts < 40%  
20 RE Lates in 2-4 yrs  
No Closed Rev Depth  
2 Rev Lates in 2-4 yrs  
No 7.5k+ Lines  
Less than 5 yrs  
Ok Open Rev Depth  
7+ Closed RE Accounts  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

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Late Pays	Account	Status	Past Due
Lates +2yr: 1/30, 1/60	CAP1/KOHL'S DEPARTMEN	Open	
Lates +2yr: 20/90+	MO CHILD SUPPORT ENF	Closed - 7/28/23	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAP1/KOHL'S DEPARTMENT (Retail Account)	\$0	\$500	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$808	\$1,450	56%	\$51	I	2022
DISCOVER CARD (Credit Card)	\$3,115	\$5,500	57%	\$95	I	2022
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$3,923</b>	<b>\$6,950</b>	<b>56%</b>	<b>\$146</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
MAZUMA CREDIT UNION (Auto)	\$4,936	\$13,380	\$289	I	2022
<b>Totals</b>	<b>\$4,936</b>	<b>\$13,380</b>	<b>\$289</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMMERCE BANK (Secured Credit Card)	\$0	\$500	0%	\$0	J	2021
<b>Totals</b>	<b>\$0</b>	<b>\$500</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
No Real Estate Accounts						
Installment Accounts	Balance	Limit		Payment	Resp	Age
MAZUMA CREDIT UNION (Auto)	\$4,936	\$13,380		\$289	I	2022
<b>Totals</b>	<b>\$4,936</b>	<b>\$13,380</b>		<b>\$289</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
MO CHILD SUPPORT ENF (Family Support)	\$0	\$0		\$0	I	2007
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>		<b>\$0</b>		