

Ervin Houston's Credit Summary

503 Credit Score	\$0/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: Ervin Houston	ERVIN HOUSTON JR
Age: 34	
268 Santa Barbara Way	6756 N FESSENDEN ST
Fairfield, CA. 94533	PORLAND, OR. 97203

Categories	# / Balance
Revolving Accounts (Open)	2 / \$3,641
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$1,822
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

\$5463 Unpaid Collection(s)
2 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$2441 so Accts < 40%
2 Chrgd Off Rev Accts
No Open Rev Credit Lines
1 Charged Off Accts
No 3k+ Lines
Avg Age Open
No Closed Rev Depth
Too Few Open Rev Accounts
Accounts Too New
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
ONPOINT COMMUNITY CR	Charged off account. Fixed rate.	Open	2024	\$1,822
AMERICAN EXPRESS	Charged off account. Account closed by credit gr	Open	2024	\$1,271
ONPOINT COMMUNITY CR	Charged off account.	Open	2024	\$2,370

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$1,271	\$1,000	127%	\$0	I	2024
ONPOINT COMMUNITY CR (Credit Card)	\$2,370	\$2,000	119%	\$0	I	2024
Credit Card Open Totals: (No Retail)	\$3,641	\$3,000	121%	\$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
ONPOINT COMMUNITY CR (Unsecured)	\$1,822	\$1,822	\$0	I	2024
Totals	\$1,822	\$1,822	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
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
ONPOINT COMMUNITY CR (Unsecured)	\$1,822	\$1,822		\$0	I	2024
Totals	\$1,822	\$1,822		\$0		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						