

## Venitia Dickerson's Credit Summary

<b>653</b> Credit Score	<b>\$715/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: Venitia Dickerson	VENITIA OSHANTIA DICKERSON
Age: 50	
7350 Jefferson Hwy	7350 JEFFERSON HWY #485-33
Baton Rouge, LA. 70806	BATON ROUGE, LA. 70806

Categories	# / Balance
Revolving Accounts (Open)	5 / \$4,393
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	7 / \$55,220
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)	1 / 7

### Credit Factors

2 Over Limit Acnt  
Light Open Rev Depth  
Avg Age Open  
5 RE Lates in 2-4 yrs  
2 Rev Lates in 2-4 yrs  
10k+ lines  
Seasoned Closed Accounts  
Good Closed Rev Depth  
1+ Closed Rev Accnts  
10+ Closed RE Accounts  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

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Late Pays	Account	Status	Past Due
30 - 09/23 Lates +2yr: 1/30, 1/60	LEAD BANK	Open	
Lates +2yr: 5/90+	DEPT OF ED	Open	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$1,858	\$10,000	19%	\$75	I	2025
NEIGHBORS FEDERAL CR (Credit Card)	\$0	\$3,000	0%	\$0	I	2024
CREDIT ONE BANK (Credit Card)	\$1,210	\$1,200	101%	\$61	I	2024
AVANT / WEBBANK (Credit Card)	\$1,011	\$1,000	101%	\$55	I	2022
LEAD BANK (Secured Credit Card)	\$314	\$725	43%	\$0	I	2021
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$809	0%	\$0	I	2021
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$4,393</b>	<b>\$16,734</b>	<b>26%</b>	<b>\$191</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
WESTLAKE FINANCIAL (Unsecured)	\$10,883	\$12,000		\$334	I	2024
LEAD BANK (Secured)	\$233	\$511		\$25	I	2024
DEPT OF ED (Education Loan)	\$10,840	\$10,248		\$0	I	2024
DEPT OF ED (Education Loan)	\$11,128	\$10,252		\$0	I	2024
REPUBLIC FINANCE, IN (Note Loan)	\$2,076	\$3,161		\$165	I	2024
DEPT OF ED (Education Loan)	\$15,381	\$13,668		\$0	I	2022
DEPT OF ED (Education Loan)	\$4,679	\$4,279		\$0	I	2018
<b>Totals</b>	<b>\$55,220</b>	<b>\$54,119</b>		<b>\$524</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$809		\$0	I	2021
<b>Totals</b>	<b>\$0</b>	<b>\$809</b>		<b>\$0</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JC PENNEYS (Retail Account)	\$0	\$413	0%	\$0	I	1995
SYNCB/CARE CREDIT (Retail Account)	\$0	\$5,000	0%	\$0	I	2008
<b>Totals</b>	<b>\$0</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
WESTLAKE FINANCIAL (Unsecured)	\$10,883	\$12,000		\$334	I	2024
LEAD BANK (Secured)	\$233	\$511		\$25	I	2024
DEPT OF ED (Education Loan)	\$10,840	\$10,248		\$0	I	2024
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<b>Totals</b>	<b>\$55,220</b>	<b>\$54,119</b>		<b>\$524</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
950 Credit, Inc (Rental Agreement)	\$0	\$1,350		\$0	J	2018
<b>Totals</b>	<b>\$0</b>	<b>\$1,350</b>		<b>\$0</b>		