

## Stephen Hopkins's Credit Summary

|              |            |               |             |          |
|--------------|------------|---------------|-------------|----------|
| 757          | \$6,625/mo | No            | No          | No       |
| Credit Score | Payments   | Credit Freeze | Fraud Alert | Deceased |

### Credit Report Details

| Report Date: 09/01/2025 | Credit Report             |
|-------------------------|---------------------------|
| Name: Stephen Hopkins   | STEPHEN J HOPKINS JR      |
| Age: 45                 |                           |
| 539 W Commerce St       | 539 W COMMERCE ST STE 656 |
| Dallas, TX. 75208       | DALLAS, TX. 75208         |

| Categories                     | # / Balance    |
|--------------------------------|----------------|
| Revolving Accounts (Open)      | 10 / \$15,156  |
| Real Estate (Open)             | 0 / \$0        |
| Line of Credit Accounts (Open) | 2 / \$468      |
| Installment Accounts (Open)    | 12 / \$184,985 |
| Miscellaneous Accounts (Open)  | 0 / \$0        |

| Credit Alerts               | #     |
|-----------------------------|-------|
| Public Records              | 0     |
| Collections (Open/Closed)   | 0 / 0 |
| Inquires (Last 6 Months)    | 2     |
| Late Pays (Last 2/2+ Years) | 1 / 0 |

### Credit Factors

|                          |
|--------------------------|
| 2 Inq Last 4 Mo          |
| 1 RE Late in 12-24 mo    |
| 20k+ lines               |
| Seasoned Closed Accounts |
| Great Closed Rev Depth   |
| Ok Open Rev Depth        |
| 3+ Closed Rev Accnts     |
| Paid Off 100k+ RE/RE     |
| Closed Accnts Over 5k    |
| No Open Mortgage         |
| 1 Inq last 2-4 Mo        |
| 1 Total Inq 0-2 Mo       |
| 1 Total Inq 2-4 Mo       |

## Credit Alerts

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### Inquiries

CITIBANK, N.A. - 08/17/25

TRUIST BANK - 05/06/25

CBNA - 02/15/24

TRUSTMARK NATIONAL B - 02/13/24

| Late Pays  | Account             | Status | Past Due |
|------------|---------------------|--------|----------|
| 30 - 05/24 | UPSTART NETWORK INC | Open   |          |

## Open Accounts

| Revolving Accounts                               | Balance         | Limit           | %          | Payment      | Resp | Age  |
|--|-----------------|-----------------|------------|--------------|------|------|
| NAVY FEDERAL CREDIT (Line of Credit)             | \$468           | \$500           | 94%        | \$20         | I    | 2009 |
| CITIBANK NA (Line of Credit)                     | \$0             | \$8,000         | 0%         | \$0          | I    | 2009 |
| NAVY FEDERAL CREDIT (Credit Card)                | \$0             | \$9,000         | 0%         | \$0          | I    | 2022 |
| NAVY FEDERAL CREDIT (Credit Card)                | \$15,156        | \$46,000        | 33%        | \$226        | I    | 2021 |
| SYWMC/CBNA (Credit Card)                         | \$0             | \$7,800         | 0%         | \$0          | I    | 2015 |
| FIFTH THIRD BANK (Flexible Spending Credit Card) | \$0             | \$7,200         | 0%         | \$0          | I    | 2009 |
| CAPITAL ONE BANK USA (Credit Card)               | \$0             | \$1,500         | 0%         | \$0          | I    | 2007 |
| NAVY FEDERAL CREDIT (Credit Card)                | \$0             | \$13,100        | 0%         | \$0          | I    | 2006 |
| <b>Credit Card Open Totals: (No Retail)</b>      | <b>\$15,624</b> | <b>\$84,600</b> | <b>18%</b> | <b>\$246</b> |      |      |

| Revolving Accounts - Authorized User | Balance    | Limit           | %         | Payment    | Resp | Age  |
|--------------------------------------|------------|-----------------|-----------|------------|------|------|
| NAVY FEDERAL CREDIT (Credit Card)    | \$0        | \$18,000        | 0%        | \$0        | A    | 2022 |
| <b>Totals</b>                        | <b>\$0</b> | <b>\$18,000</b> | <b>0%</b> | <b>\$0</b> |      |      |

| Line of Credit Accounts              | Balance      | Limit      | Payment     | Resp | Age  |
|--------------------------------------|--------------|------------|-------------|------|------|
| NAVY FEDERAL CREDIT (Line of Credit) | \$468        | \$500      | \$20        | I    | 2009 |
| CITIBANK NA (Line of Credit)         | \$0          | \$8,000    | \$0         | I    | 2009 |
| <b>Totals</b>                        | <b>\$468</b> | <b>\$0</b> | <b>\$20</b> |      |      |

| Real Estate Accounts    | Balance | Limit | Payment | Resp | Age |
|-------------------------|---------|-------|---------|------|-----|
| No Real Estate Accounts |         |       |         |      |     |

| Installment Accounts            | Balance  | Limit    | Payment | Resp | Age  |
|---------------------------------|----------|----------|---------|------|------|
| PROSPER MARKETPLACE (Unsecured) | \$12,734 | \$13,042 | \$296   | I    | 2025 |
| CBNA (Unsecured)                | \$30,160 | \$30,000 | \$697   | I    | 2025 |
| NAVY FEDERAL CREDIT (Unsecured) | \$16,248 | \$21,000 | \$513   | I    | 2024 |
| NAVY FEDERAL CREDIT (Unsecured) | \$21,435 | \$23,969 | \$591   | I    | 2024 |
| BEST EGG (Unsecured)            | \$2,980  | \$8,900  | \$369   | I    | 2023 |

|  |                  |                  |                |   |      |
|--|------------------|------------------|----------------|---|------|
| SOFI BANK, NATIONAL (Unsecured)                | \$13,197         | \$30,900         | \$706          | I | 2022 |
| LENDINGCLUB BANK NA (Unsecured)                | \$7,465          | \$16,225         | \$438          | I | 2022 |
| NAVY FEDERAL CREDIT (Auto)                     | \$27,057         | \$43,463         | \$557          | I | 2022 |
| UPSTART NETWORK INC (Unsecured)                | \$10,500         | \$20,400         | \$566          | I | 2022 |
| UPSTART NETWORK INC (Unsecured)                | \$7,662          | \$22,900         | \$633          | I | 2021 |
| UPSTART LOAN OPERATI (Unsecured)               | \$5,966          | \$22,400         | \$678          | I | 2021 |
| BMO HARRIS BANK N.A (Recreational Merchandise) | \$29,581         | \$51,676         | \$335          | I | 2014 |
| <b>Totals</b>                                  | <b>\$184,985</b> | <b>\$304,875</b> | <b>\$6,379</b> |   |      |

| Miscellaneous Accounts    | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts |         |       |         |      |     |

## Closed Accounts

| Revolving Accounts                             | Balance    | Limit           | %         | Payment    | Resp | Age  |
|--|------------|-----------------|-----------|------------|------|------|
| BEST BUY/CBNA (Retail Account)                 | \$0        | \$2,200         | 0%        | \$0        | I    | 2009 |
| MACYS/CITIBANK NA (Retail Account)             | \$0        | \$100           | 0%        | \$0        | I    | 2008 |
| ARMY AIRFORCE EXCHAN (Retail Account)          | \$0        | \$500           | 0%        | \$0        | I    | 2000 |
| NATL TIRE&BATTERY/CB (Retail Account)          | \$0        | \$1,400         | 0%        | \$0        | I    | 2014 |
| THD/CBNA (Retail Account)                      | \$0        | \$2,501         | 0%        | \$0        | I    | 2010 |
| COMENITY BANK/LNBRYA (Retail Account)          | \$0        | \$1,150         | 0%        | \$0        | I    | 2008 |
| SYNCB/SAMS CLUB (Retail Account)               | \$0        | \$4,500         | 0%        | \$0        | I    | 2012 |
| SYNCB/AMAZON PLCC (Retail Account)             | \$0        | \$1,024         | 0%        | \$0        | I    | 2009 |
| SYNCB/PAYPAL (Credit Card)                     | \$0        | \$3,900         | 0%        | \$0        | I    | 2020 |
| AMEX/DSNB (Credit Card)                        | \$0        | \$300           | 0%        | \$0        | I    | 2008 |
| CITICARDS CBNA (Flexible Spending Credit Card) | \$0        | \$2,320         | 0%        | \$0        | I    | 2009 |
| SYNCB/PAYPAL (Credit Card)                     | \$0        | \$5,280         | 0%        | \$0        | I    | 2011 |
| SYNCB/TJX CO DC (Credit Card)                  | \$0        | \$1,024         | 0%        | \$0        | I    | 2012 |
| Bank of America (Credit Card)                  | \$0        | \$2,100         | 0%        | \$0        | I    | 2008 |
| <b>Totals</b>                                  | <b>\$0</b> | <b>\$14,924</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  |
|---|------------|------------------|------------|------|------|
| PNC MORTGAGE (Conventional RE Mortgage)                           | \$0        | \$126,000        | \$0        | I    | 2019 |
| PNC MORTGAGE (VA Real Estate Mortgage (Veteran's Administration)) | \$0        | \$109,161        | \$0        | I    | 2015 |
| PNC MORTGAGE (VA Real Estate Mortgage (Veteran's Administration)) | \$0        | \$118,361        | \$0        | I    | 2010 |
| <b>Totals</b>   | <b>\$0</b> | <b>\$353,522</b> | <b>\$0</b> |      |      |

| Installment Accounts    | Balance | Limit | Payment | Resp | Age |
|-------------------------|---------|-------|---------|------|-----|
| No Installment Accounts |         |       |         |      |     |

|  |                  |                  |                |   |      |
|--|------------------|------------------|----------------|---|------|
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| CBNA (Unsecured)                               | \$30,160         | \$30,000         | \$697          | I | 2025 |
| NAVY FEDERAL CREDIT (Unsecured)                | \$16,248         | \$21,000         | \$513          | I | 2024 |
| NAVY FEDERAL CREDIT (Unsecured)                | \$21,435         | \$23,969         | \$591          | I | 2024 |
| BEST EGG (Unsecured)                           | \$2,980          | \$8,900          | \$369          | I | 2023 |
| SOFI BANK, NATIONAL (Unsecured)                | \$13,197         | \$30,900         | \$706          | I | 2022 |
| LENDINGCLUB BANK NA (Unsecured)                | \$7,465          | \$16,225         | \$438          | I | 2022 |
| NAVY FEDERAL CREDIT (Auto)                     | \$27,057         | \$43,463         | \$557          | I | 2022 |
| UPSTART NETWORK INC (Unsecured)                | \$10,500         | \$20,400         | \$566          | I | 2022 |
| UPSTART NETWORK INC (Unsecured)                | \$7,662          | \$22,900         | \$633          | I | 2021 |
| UPSTART LOAN OPERATI (Unsecured)               | \$5,966          | \$22,400         | \$678          | I | 2021 |
| BMO HARRIS BANK N.A (Recreational Merchandise) | \$29,581         | \$51,676         | \$335          | I | 2014 |
| <b>Totals</b>                                  | <b>\$184,985</b> | <b>\$304,875</b> | <b>\$6,379</b> |   |      |

| Miscellaneous Accounts    | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts |         |       |         |      |     |