

Chariti Graves's Credit Summary

525	\$0/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Chariti Graves	CHARITI F GRAVES
Age: 35	
2090 Us Highway 82	11812 COUNTY ROAD 2360 UNIT B
Crosbyton, TX. 79322	LUBBOCK, TX. 79404

Categories	# / Balance
Revolving Accounts (Open)	2 / \$4,347
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$12,724
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 / 11

Credit Factors

\$4347 Unpaid Collection(s)
2 Over Limit Acctnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$3627 so Accts < 40%
2 Chrgd Off Rev Accts
No Open Rev Credit Lines
1 Charged Off Accts
No 3k+ Lines
Avg Age Open
11 RE Lates in 2-4 yrs
No Closed Rev Depth
Too Few Open Rev Accounts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
WELLS FARGO CONSUMER	Charged off account. Account closed by credit gr	Open	2024	\$3,807
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2023	\$540
LSL/CLIMB CREDIT	Charged off account. Fixed rate.	Open	2023	\$0

Late Pays	Account	Status	Past Due
Lates +2yr: 11/90+	FED LOAN SERVICING	Closed - 12/31/21	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CONSUMER (Credit Card)	\$3,807	\$1,500	254%	\$0	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$540	\$300	180%	\$0	I	2023
Credit Card Open Totals: (No Retail)	\$4,347	\$1,800	242%	\$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
LSL/CLIMB CREDIT (Education Loan)	\$0	\$0	\$0	I	2023
DEPT OF ED (Education Loan)	\$12,724	\$13,080	\$0	I	2017
Totals	\$12,724	\$13,080	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
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No Revolving Accounts

Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
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No Line of Credit Accounts

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

Installment Accounts	Balance	Limit		Payment	Resp	Age
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LSL/CLIMB CREDIT (Education Loan)	\$0	\$0		\$0	I	2023
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DEPT OF ED (Education Loan)	\$12,724	\$13,080		\$0	I	2017
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Totals	\$12,724	\$13,080		\$0		
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Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
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No Miscellaneous Accounts