

# Dovan Sharper's Credit Summary

545	\$1,300/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Dovan Sharper	DOVON J SHARPER SR
Age: 42	
7101 Appaloosa Trl	4990 WALKING STICK RD APT H
San Angelo, TX. 76901	ELLICOTT CITY, MD. 21043

Categories	# / Balance
Revolving Accounts (Open)	4 / \$6,851
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	5 / \$26,884
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 2
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	26 / 1

## Credit Factors

\$2401 Unpaid Collection(s)  
2 RE Lates in 0-3 mo  
5 RE Lates in 4-6 mo  
5 Rev Lates in 4-6 mo  
Current Lates (Vive Financial LLC, CITICARDS  
6 Rev Lates in 12-24 mo  
4 Over Limit Accnt  
Current Lates (LEAD BANK, and CAPITAL ON  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$5621 so Accts < 40%  
3 Chrgd Off Rev Accts  
3 Rev Lates in 0-3 mo  
1 Charged Off Accts  
1 Charged Off Acct  
No 3k+ Lines  
Light Open Rev Depth  
2 RE Lates in 6-12 mo  
1 Rev Late in 6-12 mo  
No Closed Rev Depth  
2 RE Late in 12-24 mo  
1 Too Many Retail Accounts  
1 RE Late in 2-4 yrs  
Less than 5 yrs  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
No Open Mortgage  
No Rev Acct Open 10K 2yr  
1 Inq Last 4-5 mo  
1 Total Inqs 4-5 mo

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CAP1/KOHL'S DEPARTMENT	Charged off account. Account closed by credit gr	Open	2017	\$514
MERRICK BANK	Charged off account.	Open	2021	\$1,360
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2018	\$527
CREDIT9 INC	Charged off account. Fixed rate.	Closed - 12/31/24	2024	\$0
LENDINGCLUB BANK NA	Charged off account. Fixed rate.	Closed - 8/23/24	2022	\$0

### Inquires

UPSTART/DRBANK - 04/19/25

RMC 589 - 02/07/25

RMC 589 - 08/29/24

Late Pays	Account	Status	Past Due
30 - 07/25, 60 - 05/25, 30 - 04/25, 30 - 02/25	LEAD BANK	Open	\$29
30 - 11/23, 60 - 10/23	ONEMAIN	Open	
Lates +2yr: 1/30			
60 - 07/25, 60 - 06/25, 30 - 05/25, 30 - 04/25, 30 - 02/25	CAPITAL ONE AUTO FIN	Open	\$733
60 - 07/25, 30 - 06/25, 30 - 07/24, 30 - 01/24, 30 - 11/23	Vive Financial LLC	Closed - 8/18/25	
60 - 07/25, 30 - 06/25, 60 - 10/24, 30 - 09/24	CITICARDS CBNA	Closed - 8/5/25	
120 - 07/25, 90 - 06/25, 60 - 05/25, 30 - 04/25, 60 - 09/24, 30 - 08/24	CREDIT ONE BANK	Closed - 8/4/25	

# Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
DEFERIT, INC (Line of Credit)	\$0	\$600	0%	\$0	I	2024
KIKOFF LENDING, LLC (Retail Account)	\$350	\$3,500	10%	\$35	I	2024
CAP1/KOHL'S DEPARTMEN (Retail Account)	\$514	\$300	171%	\$0	I	2017
MERRICK BANK (Credit Card)	\$1,360	\$1,400	97%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$527	\$500	105%	\$0	I	2018
Vive Financial LLC (Credit Card)	\$242	\$2,559	9%	\$0	I	2021
CITICARDS CBNA (Flexible Spending Credit Card)	\$1,353	\$1,000	135%	\$439	I	2023
CREDIT ONE BANK (Credit Card)	\$2,505	\$2,000	125%	\$88	I	2023
Credit Card Open Totals: (No Retail)	\$6,851	\$7,459	92%	\$562		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
DEFERIT, INC (Line of Credit)	\$0	\$600	\$0	I	2024
Totals	\$0	\$0	\$0		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
REGIONAL FINANCE (Secured)	\$6,937	\$7,215	\$246	I	2025
LEAD BANK (Secured)	\$474	\$717	\$35	I	2024
ONEMAIN (Unsecured)	\$632	\$15,250	\$447	I	2022
CAPITAL ONE AUTO FIN (Auto)	\$18,841	\$27,124	\$537	I	2022
Totals	\$26,884	\$50,306	\$1,265		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

# Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
NAVY FEDERAL CREDIT (Credit Card)	\$0	\$900	0%	\$0	I	2002
Totals	\$0	\$900	0%	\$0		

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

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