

Alex Lovelace's Credit Summary

724 Credit Score	\$2,990/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: Alex Lovelace	ALEXANDER M LOVELACE
Age: 30	
15312 Coaltown Rd	15312 COALTOWN RD
Willis, TX. 77378	WILLIS, TX. 77378

Categories	# / Balance
Revolving Accounts (Open)	1 / \$2,523
Real Estate (Open)	1 / \$258,472
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$42,221
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)	0 / 3

Credit Factors

Total Rev Usage > 75%
Pay \$1323 so Accts < 40%
No Open Rev Credit Lines
2 Inq Last 4 Mo
Too Few Open Rev Accounts
No Closed Rev Depth
No 5k+ Lines
2 Rev Lates in 2-4 yrs
2 Inqs last 2-4 Mo
1 RE Late in 2-4 yrs
2 Total Inq 2-4 Mo
Paid Off 200k+ RE/RE
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

Inquiries

TRUIST DEALER SERVIC - 05/07/25

CREDIT HUMAN FCU-IND - 05/07/25

Factual Data - 12/19/23

CIC MORTGAGE CREDIT - 12/01/23

Late Pays	Account	Status	Past Due
Lates +2yr: 2/30	HOUSTON POLICE FCU -	Open	
Lates +2yr: 1/30	HOUSTON POLICE FED C	Closed - 2/28/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
HOUSTON POLICE FCU - (Credit Card)	\$2,523	\$3,000	84%	\$76	I	2014
Credit Card Open Totals: (No Retail)	\$2,523	\$3,000	84%	\$76		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NATIONSTAR MORTGAGE (FHA Real Estate Mortgage)	\$258,472	\$265,109	\$2,145	J	2024
Totals	\$258,472	\$265,109	\$2,145		

Installment Accounts	Balance	Limit	Payment	Resp	Age
Truist Bank (Auto)	\$42,221	\$42,888	\$769	I	2025
Totals	\$42,221	\$42,888	\$769		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$1,500	0%	\$0	I	2020
Totals	\$0	\$0		\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
MRC/UNITED WHOLESALE (FHA Real Estate Mortgage)	\$0	\$265,109	\$0	J	2024
Totals	\$0	\$265,109		\$0	

Installment Accounts	Balance	Limit	Payment	Resp	Age
Truist Bank (Auto)	\$42,221	\$42,888	\$769	I	2025
Totals	\$42,221	\$42,888		\$769	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					