

Mark Smith's Credit Summary

507	\$620/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Mark Smith	MARK A SMITH
Age: 60	
466 Lake Dr	1912 WALKER AVE APT A
Atlanta, GA. 30354	CHATTANOOGA, TN. 37404

Categories	# / Balance
Revolving Accounts (Open)	3 / \$1,143
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	2 / \$71
Installment Accounts (Open)	1 / \$23,342
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	5 / 0

Credit Factors

1 Unpaid Collection
\$316 Unpaid Collection(s)
3 RE Lates in 4-6 mo
1 Over Limit Acct
Total Rev Usage > 75%
Past Due Not Late
Pay \$727 so Accts < 40%
1 Chrgd Off Rev Acct
No Open 1k+ Lines
No Open Rev Credit Lines
1 Charged Off Acct
1 RE Late in 0-3 mo
2 RE Lates in 6-12 mo
2 New Accnts Last 60 Days
Avg Age Open
No Closed Rev Depth
1 Inq Last 4 Mo
\$754 Unpaid Collections
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Total Inq 0-2 Mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
VERIZON WIRELESS	Collection account.	Open	2024	\$754
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2022	\$96
KIKOFF LENDING, LLC	Charged off account.	Closed - 4/30/24	2023	\$220

Inquires

CCF INTERMEDIATE HOL - 08/09/25

TENNESSEE VALLEY FCU - 10/14/24

FIRST INVESTORS FIN - 10/14/24

TENNESSEE VALLEY FED - 10/14/24

TRUST FEDERAL CREDIT - 10/14/24

STELLANTIS FINANCIAL - 10/14/24

WESTLAKE SERVICE INC - 10/14/24

GM FINANCIAL - 10/14/24

GLOBAL LENDING SERVI - 10/14/24

CONSUMER PORTFOLIO S - 10/14/24

CAP ONE VIA DEALER - 10/14/24

ALLY FINANCIAL - 10/14/24

EDDKIRBY - 10/14/24

SHIPPS RV CENTERS LL - 08/26/24

XACTUS LLC - 08/09/24

GLOBAL LENDING SERVI - 06/05/24

AMERICREDIT FINANCIA - 06/05/24

WESTLAKE SERVICE INC - 06/05/24

CAP ONE VIA DEALER - 06/05/24

ALLY FINANCIAL - 06/05/24

TT OF DEKALB INC DBA - 06/05/24

Late Pays	Account	Status	Past Due
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30 - 06/25, 30 - 05/25, 60 - 04/25, 30 - 03/25, 30 - 01/25

GLOBAL LENDING SERVI Open

\$800

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	0%	\$0	I	2025
REGIONS BANK (Line of Credit)	\$71	\$200	36%	\$5	I	2023
Current (Secured Credit Card)	\$0	\$0	0%	\$0	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$96	\$300	32%	\$0	I	2022
REGIONS BANK (Secured Credit Card)	\$827	\$800	103%	\$15	I	2021
KIKOFF LENDING, LLC (Retail Account)	\$220	\$2,500	9%	\$0	I	2023
Credit Card Open Totals: (No Retail)	\$1,214	\$1,100	110%	\$20		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	\$0	I	2025
REGIONS BANK (Line of Credit)	\$71	\$200	\$5	I	2023
Totals	\$71	\$0	\$5		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
GLOBAL LENDING SERVI (Auto)	\$23,342	\$23,426	\$600	I	2024
Totals	\$23,342	\$23,426	\$600		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Current (Secured Credit Card)	\$0	\$0	\$0	I	2025
Totals	\$0	\$0	\$0		

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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GLOBAL LENDING SERVI (Auto)	\$23,342	\$23,426		\$600	I	2024
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Totals	\$23,342	\$23,426		\$600		
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Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
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No Miscellaneous Accounts