

# Esther Hagenbuch's Credit Summary

773	\$1,930/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Esther Hagenbuch	ESTHER A HAGENBUCH
Age: 42	
3518 E 9th Rd	3518 E 9TH RD
Utica, IL. 61373	UTICA, IL. 61373

Categories	# / Balance
Revolving Accounts (Open)	5 / \$22,023
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	2 / \$312,123
Miscellaneous Accounts (Open)	0 / \$0

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

## Credit Factors

7k+ line for 8+yrs  
Ok Open Rev Depth  
Good Closed Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 10k  
Seasoned Closed Accounts  
8+ Closed RE Accounts  
No Open Mortgage  
Drop Bad Auth User (CITICARDS CBNA)

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CITIBANK NA (Line of Credit)	\$0	\$1,000	0%	\$0	J	2019
CITICARDS CBNA (Flexible Spending Credit Card)	\$0	\$7,700	0%	\$0	I	2020
Bank of America (Credit Card)	\$0	\$15,000	0%	\$0	I	2017
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$0</b>	<b>\$22,700</b>	<b>0%</b>	<b>\$0</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Credit Card)	\$9,015	\$21,000	43%	\$90	A	2025
CITICARDS CBNA (Credit Card)	\$13,001	\$19,500	67%	\$384	A	2021
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$7	\$5,000	0%	\$7	A	2010
<b>Totals</b>	<b>\$22,023</b>	<b>\$45,500</b>	<b>48%</b>	<b>\$481</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
CITIBANK NA (Line of Credit)	\$0	\$1,000	\$0	J	2019
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,337	\$12,000	\$355	I	2024
NUMARK CREDIT UNION (Agricultural)	\$300,786	\$325,635	\$1,575	J	2020
<b>Totals</b>	<b>\$312,123</b>	<b>\$337,635</b>	<b>\$1,930</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	\$4,000	0%	\$0	I	2019
US BANK (Line of Credit)	\$0	\$2,500	0%	\$0	I	2017
TD BANK USA/TARGET C (Credit Card)	\$0	\$300	0%	\$0	I	2006
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$8,000	0%	\$0	I	2015
AMERICAN EXPRESS (Credit Card)	\$0	\$18,300	0%	\$0	I	2011
JPMCB CARD SERVICES (Credit Card)	\$0	\$3,300	0%	\$0	I	2008
<b>Totals</b>	<b>\$0</b>	<b>\$29,900</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
US BANK (Line of Credit)	\$0	\$2,500	\$0	I	2017
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
US BANK HOME MTG (Conventional RE Mortgage)	\$0	\$54,340	\$0	J	2017
<b>Totals</b>	<b>\$0</b>	<b>\$54,340</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,337	\$12,000	\$355	I	2024
NUMARK CREDIT UNION (Agricultural)	\$300,786	\$325,635	\$1,575	J	2020
<b>Totals</b>	<b>\$312,123</b>	<b>\$337,635</b>	<b>\$1,930</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					