

Jimmy Posey's Credit Summary

555	\$464/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Jimmy Posey	JIMMY L POSEY
Age: 47	
2633 Myrick Ln	2633 MYRICK LN
Twinsburg, OH. 44087	TWINSBURG, OH. 44087

Categories	# / Balance
Revolving Accounts (Open)	9 / \$12,818
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$100
Installment Accounts (Open)	7 / \$76,598
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 2
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	4 / 55

Credit Factors

4 Over Limit Acctnt
Total Rev Usage > 90%
Pay \$4935 so Accts < 40%
Light Open Rev Depth
50 RE Lates in 2-4 yrs
No Closed Rev Depth
1 Charged Off Acct 2-4
1 Rev Late in 12-24 mo
No 5k+ Lines
1 Paid Collection
2 Rev Lates in 2-4 yrs
Less than 5 yrs
1+ Closed Rev Accnts
7+ Closed RE Accounts
8+ Rev Accnts with Balances
No Open Mortgage
Drop Bad Auth User (CAPITAL ONE BANK US
No Rev Acct Open 10K 2yr
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
THE SUMMIT FEDERAL CREDIT U		Closed - 3/18/23	2022	\$0
TIMEPAYMENT CORP	Charged off account.	Closed - 7/1/22	2016	\$0

Inquires

CAPITAL ONE BANK USA - 03/12/25

[illegible]

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
HUNTINGTON NATIONAL (Line of Credit)	\$100	\$100	100%	\$33	I	2025
FINGERHUT (Retail Account)	\$0	\$1,700	0%	\$0	I	2022
DILLARDS/CBNA (Retail Account)	\$300	\$350	86%	\$49	I	2013
CAPITAL ONE BANK USA (Credit Card)	\$406	\$500	81%	\$29	I	2025
THE BANK OF MISSOURI (Credit Card)	\$969	\$1,000	97%	\$49	I	2024
CITICARDS CBNA (Credit Card)	\$3,637	\$3,500	104%	\$164	I	2024
CREDIT ONE BANK (Credit Card)	\$666	\$750	89%	\$30	I	2024
CREDIT ONE BANK (Credit Card)	\$1,276	\$1,200	106%	\$64	I	2022
CREDIT ONE BANK (Credit Card)	\$901	\$900	100%	\$46	I	2020
Credit Card Open Totals: (No Retail)	\$8,255	\$7,850	105%	\$464		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$4,663	\$4,500	104%	\$166	A	2005
Totals	\$4,663	\$4,500	104%	\$166		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
HUNTINGTON NATIONAL (Line of Credit)	\$100	\$100	\$33	I	2025
Totals	\$100	\$0	\$33		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,253	\$3,882	\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,251	\$2,202	\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$1,941	\$1,772	\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$1,934	\$1,756	\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$1,262	\$1,232	\$0	I	2023

DEPT OF ED/AIDVANTAG (Education Loan)	\$64,957	\$59,306	\$0	I	2021
Totals	\$76,598	\$70,150	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SAMS CLUB (Retail Account)	\$0	\$230	0%	\$0	I	2016
SYNCB/GAP (Retail Account)	\$0	\$200	0%	\$0	I	2013
Totals	\$0	\$0		\$0		

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No Line of Credit Accounts					

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