

# Kacey Smith's Credit Summary

<b>490</b>	<b>\$809/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Kacey Smith	KACEY L SMITH
Age: 34	
726 ELLIOTT ST	726 ELLIOTT ST
BEECHER, IL. 60401	BEECHER, IL. 60401

Categories	# / Balance
Revolving Accounts (Open)	9 / \$4,146
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$218
Installment Accounts (Open)	7 / \$37,060
Miscellaneous Accounts (Open)	2 / \$1,281

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 3
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	11 / 17

## Credit Factors

\$218 Unpaid Collection(s)  
Current Lates (SYNCB/PAYPAL, and SUN LOA  
4 Over Limit Acctn  
Current Lates (TBOM MIL)  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$3465 so Accts < 40%  
6 Rev Lates in 0-3 mo  
1 Chrgd Off Rev Acct  
No Open 1k+ Lines  
2 Rev Lates in 6-12 mo  
1 Charged Off Acct  
1 Chrgd Off Rev Acct  
1 RE Late in 0-3 mo  
12 RE Lates in 2-4 yrs  
5 Rev Lates in 2-4 yrs  
2 RE Late in 12-24 mo  
Avg Age Open  
1 Chrgd Off Rev Acct  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
No Open Mortgage  
Seasoned Closed Accounts  
Light Closed Rev Depth  
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
SEZZLE INC	Charged off account. Account closed by credit gr	Open	2020	\$218
FINGERHUT/WEBBANK	Charged off account.	Closed - 3/21/23	2020	\$0
TD BANK USA/TARGET C	Account paid for less than full balance. Paid chal	Closed - 6/17/24	2016	\$0
FIRST PREMIER	Paid charge off.	Closed - 7/5/20	2018	\$0

### Inquiries

CAPITAL ONE - 03/30/25

CAPITAL ONE AUTO FIN - 01/31/25

ONEMAIN - 04/29/24

CAPITAL ONE BANK USA - 03/25/24

CAPITAL ONE BANK USA - 01/29/24

MARINER FINANCE - 01/16/24

COMENITYCAPITAL/ALPH - 01/03/24

THD/CBNA - 12/31/23

CITIBANK NA., BEST B - 10/23/23

CITIBANK NA,WAYMC - 10/23/23

CAPITAL ONE BANK USA - 10/19/23

CAP ONE VIA DEALER - 10/13/23

STELLANTIS FINANCIAL - 10/13/23

GLOBAL LENDING SERVI - 09/25/23

CAP ONE VIA DEALER - 09/25/23

CAPITAL ONE AUTO FIN - 09/20/23

CAPITAL ONE AUTO FIN - 09/06/23

Late Pays	Account	Status	Past Due
Past Due - 09/25	CAPITAL ONE BANK USA	Open	\$29
Past Due - 09/25	CB INDIGO	Open	\$40
Past Due - 09/25	CAPITAL ONE BANK USA	Open	\$25

30 - 07/25, 30 - 12/24, 30 - 11/24	TBOM MIL	Open	\$80
Past Due - 09/25	CAPITAL ONE BANK USA	Open	\$25
30 - 07/25	SYNCB/PAYPAL	Closed - 8/25/25	
30 - 07/25	SUN LOAN CO	Closed - 8/1/25	
30 - 01/24, 30 - 12/23 Lates +2yr: 12/30	ARGONNE CREDIT UNION	Closed - 10/31/23	
Lates +2yr: 2/30, 2/60, 1/90+	TBOM/FORTIVA MC	Closed - 3/24/23	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SEZZLE INC (Line of Credit)	\$218	\$450	48%	\$0	I	2020
MDG USA INC. (Retail Account)	\$1,616	\$3,000	54%	\$39	I	2019
CAPITAL ONE BANK USA (Credit Card)	\$399	\$500	80%	\$54	I	2025
CB INDIGO (Credit Card)	\$466	\$500	93%	\$40	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$267	\$200	134%	\$48	I	2024
TBOM MIL (Credit Card)	\$761	\$500	152%	\$40	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$304	\$300	101%	\$53	I	2023
SYNCB/PAYPAL (Credit Card)	\$333	\$250	133%	\$10	I	2025
CREDIT ONE BANK (Credit Card)	\$701	\$800	88%	\$36	I	2025
CREDIT ONE BANK (Credit Card)	\$580	\$650	89%	\$30	I	2020
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$5,645</b>	<b>\$3,700</b>	<b>153%</b>	<b>\$350</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
SEZZLE INC (Line of Credit)	\$218	\$450	\$0	I	2020
<b>Totals</b>	<b>\$218</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
CAPITAL ONE AUTO FIN (Auto)	\$17,959	\$18,157	\$379	I	2025
NUMARK CREDIT UNION (Unsecured)	\$3,742	\$3,719	\$156	I	2025
ED FINANCIAL/ESA (Education Loan)	\$505	\$500	\$0	I	2024
ED FINANCIAL/ESA (Education Loan)	\$6,391	\$6,000	\$0	I	2023
ED FINANCIAL/ESA (Education Loan)	\$3,159	\$3,000	\$0	I	2023
ED FINANCIAL/ESA (Education Loan)	\$1,769	\$1,750	\$0	I	2023
ED FINANCIAL/ESA (Education Loan)	\$3,535	\$3,500	\$0	I	2023
<b>Totals</b>	<b>\$37,060</b>	<b>\$36,626</b>	<b>\$535</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
CREDIT ONE BANK (Credit Card)	\$701	\$800	\$36		2025
CREDIT ONE BANK (Credit Card)	\$580	\$650	\$30		2020
<b>Totals</b>	<b>\$1,281</b>	<b>\$1,450</b>		<b>\$66</b>	

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FINGERHUT/WEBBANK (Retail Account)	\$0	\$571	0%	\$0	I	2020
SYNCB/CARE CREDIT (Retail Account)	\$0	\$500	0%	\$0	I	2017
TD BANK USA/TARGET C (Credit Card)	\$0	\$500	0%	\$0	I	2016
TBOM/FORTIVA MC (Credit Card)	\$0	\$560	0%	\$0	I	2021
FIRST PREMIER (Credit Card)	\$0	\$400	0%	\$0	I	2018
FEB-RETA (Credit Card)	\$0	\$2,000	0%	\$0	I	2016
<b>Totals</b>	<b>\$0</b>	<b>\$3,460</b>	<b>0%</b>	<b>\$0</b>		

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

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No Real Estate Accounts					

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