

Chad Cox's Credit Summary

633 Credit Score	\$6,823/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Chad Cox	CHAD D COX
Age: 44	
3305 Woodland Rd	2924 MONTICELLO DR
Bartlesville, OK. 74006	BARTLESVILLE, OK. 74006

Categories	# / Balance
Revolving Accounts (Open)	10 / \$32,431
Real Estate (Open)	1 / \$259,314
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	7 / \$202,453
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 75%
Pay \$17946 so Accts < 40%
2 Inq Last 4 Mo
No 7.5k+ Lines
2 Inqs last 2 Months
2 Total Inq 0-2 Mo
7k+ line for 8+ yrs
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Paid Off 200k+ RE/RE
Closed Accnts Over 5k
8+ Rev Accnts with Balances
1 RE Late in 4+ yrs
No Rev Acct Open 10K 2yr
2 Inq Last 4-5 mo
1 Inqs Fall Off In 30 Days
2 Total Inqs 4-5 mo
1 Total Inqs 5-6 mo

Credit Alerts

Inquiries

US DEPARTMENT OF EDU - 08/14/25

ADVANTAGE CREDIT,INC - 07/07/25

OKLAHOMA COMMUNITY C - 04/05/25

KNIGHT AUTOMOTIVE BA - 04/05/25

CBNA - 03/31/25

TRUITY FEDERAL CREDI - 03/03/25

BANCFIRST - 08/09/24

STRIDE BANK - 08/07/24

WELLS FARGO CARD SER - 07/16/24

US DEPARTMENT OF EDU - 07/09/24

XACTUS - 04/16/24

CBNA - 02/07/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	ARVEST BANK BENTONVI	Closed - 9/16/20	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ASHLEY HOME ST (Retail Account)	\$5,006	\$4,990	100%	\$176	I	2024
CITICARDS CBNA (Credit Card)	\$2,825	\$3,000	94%	\$41	I	2025
CITICARDS CBNA (Credit Card)	\$4,127	\$4,900	84%	\$92	I	2024
APPLE CARD - GS BANK (Credit Card)	\$5,818	\$6,750	86%	\$25	I	2022
Bank of America (Credit Card)	\$2,196	\$2,400	92%	\$68	I	2019
JPMCB CARD SERVICES (Credit Card)	\$0	\$500	0%	\$0	I	2016
CAPITAL ONE BANK USA (Credit Card)	\$4,021	\$5,000	80%	\$40	I	2016
COMENITY CAPITAL BAN (Credit Card)	\$6,972	\$7,000	100%	\$142	I	2015
AMERICAN EXPRESS (Credit Card)	\$997	\$1,000	100%	\$40	I	2015
JPMCB CARD SERVICES (Credit Card)	\$469	\$1,500	31%	\$40	I	2008
Credit Card Open Totals: (No Retail)	\$32,431	\$32,050	101%	\$664		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
GREEN PLANET MORTGAG (FHA Real Estate Mortgage)	\$259,314	\$294,467	\$2,161	J	2020
Totals	\$259,314	\$294,467	\$2,161		

Installment Accounts	Balance	Limit	Payment	Resp	Age
TRUITY FEDERAL CREDI (Auto)	\$10,780	\$12,086	\$382	J	2025
UPLIFT / CB (Unsecured)	\$5,249	\$5,562	\$328	I	2025
TINKER CREDIT UNION (Auto)	\$79,061	\$80,768	\$1,192	J	2025
SOFI BANK, NATIONAL (Unsecured)	\$46,081	\$52,000	\$1,428	I	2024
ED FINANCIAL/ESA (Education Loan)	\$19,386	\$18,140	\$0	I	2024
FIRST TECH FEDERAL C (Unsecured)	\$18,804	\$28,000	\$668	I	2023
ED FINANCIAL/ESA (Education Loan)	\$23,092	\$20,270	\$0	I	2023
Totals	\$202,453	\$216,826	\$3,998		

Miscellaneous Accounts

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ASHLEY HOME ST (Retail Account)	\$0	\$1,400	0%	\$0	I	2020
COMENITYCAPITAL/OVER (Retail Account)	\$0	\$2,500	0%	\$0	I	2020
WEBBANK/DFS (Retail Account)	\$0	\$4,500	0%	\$0	I	2010
SYNCB/CAR CARE 4 WHL (Retail Account)	\$0	\$500	0%	\$0	I	2014
SYNCB/LOWES (Retail Account)	\$0	\$230	0%	\$0	I	2009
SYNCB/WALMART (Retail Account)	\$0	\$260	0%	\$0	I	2008
TBOMRETAIL (Credit Card)	\$0	\$6,000	0%	\$0	I	2015
Totals	\$0	\$6,000	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
WFBNA HOME LENDING (FHA Real Estate Mortgage)	\$0	\$201,264	\$0	I	2012
Totals	\$0	\$201,264	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
TRUITY FEDERAL CREDI (Auto)	\$10,780	\$12,086	\$382	J	2025
UPLIFT / CB (Unsecured)	\$5,249	\$5,562	\$328	I	2025
TINKER CREDIT UNION (Auto)	\$79,061	\$80,768	\$1,192	J	2025
SOFI BANK, NATIONAL (Unsecured)	\$46,081	\$52,000	\$1,428	I	2024
ED FINANCIAL/ESA (Education Loan)	\$19,386	\$18,140	\$0	I	2024
FIRST TECH FEDERAL C (Unsecured)	\$18,804	\$28,000	\$668	I	2023
ED FINANCIAL/ESA (Education Loan)	\$23,092	\$20,270	\$0	I	2023
Totals	\$202,453	\$216,826	\$3,998		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					