

# Carson Banks's Credit Summary

636

Credit Score

\$2,553/mo

Payments

No

Credit Freeze

No

Fraud Alert

No

Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Carson Banks	THOMAS W BANKS
Age: 30	
1934 NW 30th St	30139 WOLF CREEK LN
Oklahoma City, OK. 73118	CASHION, OK. 73016

Categories	# / Balance
Revolving Accounts (Open)	3 / \$23,271
Real Estate (Open)	1 / \$246,026
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$0
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	2 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	30 / 26

## Credit Factors

\$1399 Unpaid Collection(s)  
9 RE Lates in 6-12 mo  
1 Over Limit Acct  
Current Lates (SELENE FINANCE LLC)  
2 Chrgd Off Rev Accts  
16 RE Lates in 12-24 mo  
10 Rev Lates in 2-4 yrs  
2 RE Lates in 4-6 mo  
1 RE Late in 0-3 mo  
10 RE Lates in 2-4 yrs  
1 Rev Late in 12-24 mo  
7k+ line for 12+yrs  
Seasoned Closed Accounts  
Great Closed Rev Depth  
Existing Open Mortgage  
Ok Open Rev Depth  
2+ Closed Rev Accts  
7+ Closed RE Accounts  
Paid Off 200k+ RE/RE  
Drop Bad Auth User (DISCOVER CARD)  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
JPMCB CARD SERVICES	Paid charge off. Account closed by credit grantor	Open	2003	\$0
Bank of America	Charged off account. Account closed by credit grantor	Closed - 8/6/25	2000	\$1,399

Late Pays	Account	Status	Past Due
30 - 07/25, 30 - 06/25, 30 - 05/25, 60 - 02/25, 60 - 01/25, 60 - 12/24, 60 - 11/24, 60 - 10/24, 60 - 09/24, 60 - 08/24, 60 - 07/24, 60 - 06/24, 30 - 05/24	SELENE FINANCE LLC	Open	
Lates +2yr: 5/30, 1/60	DISCOVER CARD	Open	
60 - 10/23, 60 - 09/23	Bank of America	Closed - 8/7/25	
Lates +2yr: 7/30, 2/60, 1/90+			
30 - 01/25, 30 - 12/24, 30 - 11/24, 30 - 10/24, 30 - 09/24, 30 - 08/24, 30 - 07/24, 30 - 06/24, 30 - 05/24, 30 - 04/24, 120 - 02/24, 90 - 01/24, 90 - 12/23, 60 - 11/23, 30 - 10/23	SHELLPOINT MORTGAGE	Closed - 2/29/24	
Lates +2yr: 3/30, 1/60, 6/90+			

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MIDFIRST BANK SSB (Credit Card)	\$3,357	\$4,000	84%	\$97	I	2014
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$9,800	0%	\$0	I	2003
Bank of America (Credit Card)	\$763	\$1,400	55%	\$25	I	1998
Bank of America (Credit Card)	\$1,399	\$2,700	52%	\$0	J	2000
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$5,519</b>	<b>\$17,900</b>	<b>31%</b>	<b>\$122</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$17,752	\$17,200	103%	\$912	A	2004
<b>Totals</b>	<b>\$17,752</b>	<b>\$17,200</b>	<b>103%</b>	<b>\$912</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SELENE FINANCE LLC (Conventional RE Mortgage)	\$246,026	\$305,983	\$2,456	J	2014
<b>Totals</b>	<b>\$246,026</b>	<b>\$305,983</b>	<b>\$2,456</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

# Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/PHILLIPS66 (Retail Account)	\$0	\$1,024	0%	\$0	I	1988
Totals	\$0	\$0		\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SHELLPOINT MORTGAGE (Conventional RE Mortgage)	\$0	\$305,983	\$0	J	2014
JPMCB - HOME LENDING (Conventional RE Mortgage)	\$0	\$305,983	\$0	J	2014
Totals	\$0	\$611,966	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					