

Martise Calcote's Credit Summary

641 Credit Score	\$0/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Martise Calcote	MARTISE CALCOTE SR
Age: 32	
783 Eugene Rd	783 EUGENE RD
Memphis, TN. 38116	MEMPHIS, TN. 38116

Categories	# / Balance
Revolving Accounts (Open)	1 / \$4,757
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$3,366
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	22 / 12

Credit Factors

2 Unpaid Collection(s)
3 RE Lates in 4-6 mo
6 RE Lates in 6-12 mo
Past Due Not Late
No Open 1k+ Lines
No Open Rev Credit Lines
12 RE Lates in 12-24 mo
1 Charged Off Accts
1 RE Late in 0-3 mo
Too Few Open Rev Accounts
12 RE Lates in 2-4 yrs
Avg Age Open
No Closed Rev Depth
\$2614 Unpaid Collections
No Open Mortgage
Drop Bad Auth User (CAPITAL ONE BANK US)
No Rev Acct Open 10K 2yr
1 Inq Last 4-5 mo
1 Total Inqs 4-5 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
	Medical.	Open	2025	\$1,325
	Medical.	Open	2024	\$1,289
ROYAL FURNITURE CO	Charged off account. Fixed rate.	Open	2020	\$0

Inquires

COMENITYCAPITAL/ACAD - 05/02/25

CAPITAL ONE BANK USA - 02/12/24

Late Pays	Account	Status	Past Due
RF - 06/25, RF - 05/25, RF - 04/25, RF - 03/25, RF - 02/25, RF - 01/25, RF - 12/24, RF - 11/24, RF - 10/24, RF - 09/24, RF - 08/24, RF - 07/24, RF - 06/24, RF - 05/24, 120 - 04/24, 120 - 03/24, 120 - 02/24, 120 - 01/24, 120 - 12/23, 120 - 11/23, 120 - 10/23, 120 - 09/23 Lates +2yr: 1/30, 1/60, 10/90+	CREDIT ACCEPTANCE CO	Open	\$2779

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$4,757	\$6,000	79%	\$162	A	2022
Totals	\$4,757	\$6,000	79%	\$162		
Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
No Line of Credit Accounts						
Real Estate Accounts	Balance	Limit		Payment	Resp	Age
No Real Estate Accounts						
Installment Accounts	Balance	Limit		Payment	Resp	Age
ROYAL FURNITURE CO (Installment Sales Contract)	\$0	\$0		\$0	I	2020
CREDIT ACCEPTANCE CO (Auto)	\$3,366	\$10,079		\$0	I	2019
Totals	\$3,366	\$10,079		\$0		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
No Line of Credit Accounts						
Real Estate Accounts	Balance	Limit		Payment	Resp	Age
No Real Estate Accounts						
Installment Accounts	Balance	Limit		Payment	Resp	Age
ROYAL FURNITURE CO (Installment Sales Contract)	\$0	\$0		\$0	I	2020
CREDIT ACCEPTANCE CO (Auto)	\$3,366	\$10,079		\$0	I	2019
Totals	\$3,366	\$10,079		\$0		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						