

## James Riggs's Credit Summary

<b>635</b> Credit Score	<b>\$2,182/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: James Riggs	JAMES E RIGGS
Age: 45	
Po Box 144	6892 WILLIAMS LANDING RD
Wicomico, VA. 23184	HAYES, VA. 23072

Categories	# / Balance
Revolving Accounts (Open)	4 / \$4,701
Real Estate (Open)	2 / \$185,365
Line of Credit Accounts (Open)	1 / \$226
Installment Accounts (Open)	2 / \$15,301
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	0 / 9

### Credit Factors

1 Over Limit Acnt  
Total Rev Usage > 90%  
Pay \$2927 so Accts < 40%  
5 Rev Lates in 2-4 yrs  
Light Open Rev Depth  
4 Rev Lates in 4+ yrs  
No 5k+ Lines  
1 Inq Last 4 Mo  
No Closed Rev Depth  
3+ Closed Rev Accnts  
No Rev Acct Open 10K 2yr  
1 Total Inq 0-2 Mo

## Credit Alerts

### Inquiries

1ST ADVANTAGE FEDERA - 08/28/25

CAPITAL ONE - 02/19/25

1ST ADVANTAGE FEDERA - 08/10/24

CAP ONE VIA DEALER - 08/10/24

AMERICAN CREDIT ACCE - 08/10/24

CROWN ACURA RICHMOND - 08/10/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	FIRST ADVANTAGE FEDE	Open	
Lates +2yr: 3/30, 1/60	1ST ADVANTAGE FEDERA	Open	
Lates +2yr: 2/30, 1/60, 1/90+	COMENITY BANK/PEEBLE	Closed - 5/8/21	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$399	\$400	100%	\$40	I	2025
FIRST ADVANTAGE FEDE (Line of Credit)	\$226	\$300	75%	\$15	I	2015
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2025
SYNCB/PAYPAL (Credit Card)	\$3,793	\$3,800	100%	\$129	I	2022
1ST ADVANTAGE FEDERA (Credit Card)	\$509	\$500	102%	\$25	I	2015
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$4,927</b>	<b>\$4,600</b>	<b>107%</b>	<b>\$209</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
FIRST ADVANTAGE FEDE (Line of Credit)	\$226	\$300	\$15	I	2015
<b>Totals</b>	<b>\$226</b>	<b>\$0</b>	<b>\$15</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
VHDA CENTRAL SERVICI (Second Mortgage)	\$6,369	\$6,744	\$34	J	2022
VHDA CENTRAL SERVICI (FHA Real Estate Mortgage)	\$178,996	\$189,209	\$1,436	J	2022
<b>Totals</b>	<b>\$185,365</b>	<b>\$195,953</b>	<b>\$1,470</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
KASHABLE LLC (Unsecured)	\$3,013	\$4,250	\$225	I	2024
FIRST ADVANTAGE FEDE (Auto)	\$12,288	\$16,359	\$278	J	2023
<b>Totals</b>	<b>\$15,301</b>	<b>\$20,609</b>	<b>\$503</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$2,000	0%	\$0	I	2022
FINGERHUT (Retail Account)	\$0	\$1,300	0%	\$0	I	2022
FINGERHUT/WEBBANK (Retail Account)	\$0	\$1,300	0%	\$0	I	2021
COMENITY BANK/PEEBLE (Retail Account)	\$0	\$100	0%	\$0	I	2019
SYNCB/HSN (Retail Account)	\$0	\$500	0%	\$0	I	2018
CAPITAL ONE BANK USA (Credit Card)	\$0	\$200	0%	\$0	I	2015
<b>Totals</b>	<b>\$0</b>	<b>\$200</b>	<b>0%</b>	<b>\$0</b>		

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					

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KASHABLE LLC (Unsecured)	\$3,013	\$4,250	\$225	I	2024
FIRST ADVANTAGE FEDE (Auto)	\$12,288	\$16,359	\$278	J	2023
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No Miscellaneous Accounts					