

Frank Worthington's Credit Summary

540 Credit Score	\$2,902/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: Frank Worthington	FRANK S WORTHINGTON 4
Age: 47	
38 Standing Oaks Ln	38 STANDING OAKS LN
Clayton, NC. 27527	CLAYTON, NC. 27527

Categories	# / Balance
Revolving Accounts (Open)	8 / \$42,932
Real Estate (Open)	1 / \$165,030
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$27,952
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	5 / 0

Credit Factors

5 Over Limit Accnt
Current Lates (CAPITAL ONE/CABELAS, and C...
Total Rev Usage > 90%
Pay \$32968 so Accts < 40%
1 Rev Late in 0-3 mo
3 Rev Lates in 12-24 mo
1 RE Late in 0-3 mo
Less than 5 yrs
7k+ lines
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
30 - 07/25, 30 - 09/24	CAPITAL ONE/CABELAS	Open	\$197
30 - 07/25	CAPITAL ONE AUTO FIN	Open	\$546
30 - 04/24, 30 - 01/24	CITICARDS CBNA	Closed - 12/5/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ROOMS TO GO (Retail Account)	\$294	\$6,000	5%	\$20	I	2017
BEST BUY/CBNA (Retail Account)	\$4,115	\$6,400	64%	\$108	I	2017
SPARROW FINANCIAL, I (Credit Card)	\$0	\$500	0%	\$0	I	2025
TBOM MIL (Credit Card)	\$190	\$500	38%	\$40	I	2025
MERRICK BANK (Credit Card)	\$1,026	\$1,000	103%	\$68	I	2025
CREDIT ONE BANK (Credit Card)	\$2,014	\$2,000	101%	\$101	I	2025
DISCOVER CARD (Credit Card)	\$8,366	\$8,300	101%	\$196	I	2023
CAPITAL ONE/CABELAS (Credit Card)	\$3,485	\$6,000	58%	\$131	I	2022
SYNCB/SYNCHRONY NETW (Retail Account)	\$613	\$14,400	4%	\$136	I	2020
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$7,647	\$7,400	103%	\$238	I	2018
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$15,182	\$15,000	101%	\$499	I	2023
Credit Card Open Totals: (No Retail)	\$42,932	\$40,700	105%	\$1,537		

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 (Retail Account)	\$165,030	\$199,900	\$1,421	I	2017
Totals	\$165,030	\$0	\$1,421		

Installment Accounts	Balance	Limit	Payment	Resp	Age
VOLKSWAGEN CREDIT (Auto Lease)	\$6,202	\$9,426	\$269	J	2024
CAPITAL ONE AUTO FIN (Auto)	\$21,750	\$40,561	\$548	I	2021
Totals	\$27,952	\$49,987	\$817		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$4,500	0%	\$0	I	2022
COMENITYCAPITAL/IDDE (Retail Account)	\$0	\$6,500	0%	\$0	I	2015
SYNCB/BELK DUAL CARD (Credit Card)	\$0	\$1,024	0%	\$0	I	2022
CITICARDS CBNA (Credit Card)	\$0	\$340	0%	\$0	I	2014
Totals	\$0	\$1,364	0%	\$0		

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No Line of Credit Accounts					

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No Real Estate Accounts					

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