

Keith Kersey's Credit Summary

663 Credit Score	\$1,722/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Keith Kersey	PHILLIP KEITH KERSEY
Age: 51	
5001 Broad Meadows Rd	5001 BROAD MEADOWS RD
Glen Allen, VA. 23060	GLEN ALLEN, VA. 23060

Categories	# / Balance
Revolving Accounts (Open)	12 / \$25,372
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$23,882
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)	1 / 0

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 55%
Pay \$12940 so Accts < 40%
1 RE Late in 4-6 mo
1 Inq Last 4 Mo
Less than 5 yrs
7k+ line for 4+yr
Ok Open Rev Depth
Good Closed Rev Depth
Seasoned Closed Accounts
1+ Closed Rev Accnts
8+ Closed RE Accounts
Paid Off 150k+ RE/RE
Closed Accnts Over 5k
No Open Mortgage
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquiries

FACTUAL DATA - 06/18/25

COMENITYCAPITAL/B&H - 04/25/24

ELAN FINANCIAL SERVI - 09/19/23

Late Pays	Account	Status	Past Due
30 - 06/25	HENRICO FEDERAL CRED	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/B&H (Retail Account)	\$0	\$6,150	0%	\$0	I	2024
SYNCB/CARE CREDIT (Retail Account)	\$0	\$4,900	0%	\$0	I	2021
ELAN FINANCIAL SERVI (Flexible Spending Credit Card)	\$3,692	\$5,000	74%	\$135	I	2023
Bank of America (Credit Card)	\$939	\$1,800	52%	\$35	I	2023
SYNCB/PAYPAL CREDIT (Credit Card)	\$0	\$900	0%	\$0	I	2023
Bank of America (Credit Card)	\$1,916	\$1,900	101%	\$61	I	2023
SYNCB/PAYPAL (Credit Card)	\$0	\$3,200	0%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$1,407	\$1,500	94%	\$47	I	2019
CITICARDS CBNA (Flexible Spending Credit Card)	\$1,177	\$2,110	56%	\$42	I	2019
Elan Fin Svcs/Comeri (Flexible Spending Credit Card)	\$8,172	\$10,400	79%	\$286	I	2017
CITICARDS CBNA (Credit Card)	\$3,300	\$3,370	98%	\$118	I	2017
CAPITAL ONE BANK USA (Credit Card)	\$4,769	\$5,000	95%	\$159	I	2016
Credit Card Open Totals: (No Retail)	\$25,372	\$35,180	72%	\$883		

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
WESTLAKE FINANCIAL (Unsecured)	\$9,795	\$10,800	\$301	I	2024
HENRICO FEDERAL CRED (Unsecured)	\$5,637	\$9,500	\$216	I	2023
UPGRADE INC (Unsecured)	\$8,450	\$10,000	\$322	I	2023
Totals	\$23,882	\$30,300	\$839		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$0	\$6,600	0%	\$0	I	2019
DISCOVER CARD (Credit Card)	\$0	\$6,900	0%	\$0	I	2019
Totals	\$0	\$6,900	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
WELLS FARGO HOME MOR (FHA Real Estate Mortgage)	\$0	\$168,130	\$0	J	2010
Totals	\$0	\$168,130	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$9,795	\$10,800	\$301	I	2024
HENRICO FEDERAL CRED (Unsecured)	\$5,637	\$9,500	\$216	I	2023
UPGRADE INC (Unsecured)	\$8,450	\$10,000	\$322	I	2023
Totals	\$23,882	\$30,300			\$839

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					