

Tina Armstrong's Credit Summary

577	\$25/mo	No	Yes	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Tina Armstrong	CRYSTAL KEISHAWN WHITE
Age: 40	
3120 JASPER TRL	3120 JASPER TRL
AUBREY, TX. 76227	AUBREY, TX. 76227

Categories	# / Balance
Revolving Accounts (Open)	5 / \$40,971
Real Estate (Open)	1 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	4 / \$27,315
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	4 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	11 / 0

Credit Factors

\$54756 Unpaid Collection(s)
6 RE Lates in 4-6 mo
4 RE Lates in 6-12 mo
2 Over Limit Acctnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$32371 so Accts < 40%
4 Chrgd Off Rev Accts
1 Charged Off Accts
2 New Accnts Last 60 Days
1 Rev Late in 12-24 mo
Less than 5 yrs
7k+ line for 4+yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Good Closed Rev Depth
Closed Accnts Over 10k
Paid Off 200k+ RE/RE
No Open Mortgage
Seasoned Closed Accounts
Fraud Alert

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
NAVY FEDERAL CREDIT	Charged off account. Fixed rate.	Open	2021	\$20,627
NAVY FEDERAL CREDIT	Charged off account. Account closed by credit grantor.	Open	2021	\$9,159
NAVY FEDERAL CREDIT	Charged off account. Account closed by credit grantor.	Open	2020	\$12,485
TBOM/FORTIVA	Consumer disputes after resolution. Charged off	Closed - 7/31/25	2024	\$0
NAVY FEDERAL CREDIT	Account closed by credit grantor.	Closed - 7/5/25	2020	\$12,485

Late Pays	Account	Status	Past Due
30 - 12/23	NAVY FEDERAL CREDIT	Open	
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	ED FINANCIAL/ESA	Open	
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	ED FINANCIAL/ESA	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
NAVY FEDERAL CREDIT (Line of Credit)	\$0	\$500	0%	\$0	I	2019
OPENSKY CAPITAL BANK (Credit Card)	\$0	\$500	0%	\$0	I	2025
LEAD BANK (Secured Credit Card)	\$0	\$200	0%	\$0	I	2025
Ava Financial Inc (Credit Card)	\$0	\$500	0%	\$0	I	2024
NAVY FEDERAL CREDIT (Credit Card)	\$9,159	\$9,000	102%	\$0	I	2021
NAVY FEDERAL CREDIT (Credit Card)	\$12,485	\$12,500	100%	\$0	I	2020
NEBRASKA FURNITURE M (Retail Account)	\$1,267	\$1,870	68%	\$0	J	2021
NEBRASKA FURNITURE M (Retail Account)	\$5,575	\$1,500	372%	\$0	I	2019
NAVY FEDERAL CREDIT (Credit Card)	\$12,485	\$12,500	100%	\$0	I	2020
Credit Card Open Totals: (No Retail)	\$40,971	\$35,200	116%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
NAVY FEDERAL CREDIT (Line of Credit)	\$0	\$500	\$0	I	2019
Totals	\$0	\$0	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
FIRST CENTURY BANK N (Secured)	\$493	\$511	\$25	I	2025
ED FINANCIAL/ESA (Education Loan)	\$3,971	\$3,625	\$0	I	2023
ED FINANCIAL/ESA (Education Loan)	\$2,224	\$2,115	\$0	I	2023
NAVY FEDERAL CREDIT (Secured)	\$20,627	\$20,627	\$0	I	2021
Totals	\$27,315	\$26,878	\$25		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Ava Financial Inc (Credit Card)	\$0	\$500	\$0	I	2024
Totals	\$0	\$500	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ROOMS TO GO (Retail Account)	\$0	\$250	0%	\$0	I	2019
TBOM/FORTIVA (Credit Card)	\$0	\$4,000	0%	\$0	I	2024
TBOMRETAIL (Credit Card)	\$0	\$3,200	0%	\$0	I	2020
NAVY FEDERAL CREDIT (Credit Card)	\$0	\$1,000	0%	\$20	I	2021
Totals	\$0	\$8,200	0%	\$20		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
DHI MORTGAGE (FHA Real Estate Mortgage)	\$0	\$422,771	\$2,811	I	2022
Totals	\$0	\$422,771	\$2,811		

Installment Accounts	Balance	Limit	Payment	Resp	Age
FIRST CENTURY BANK N (Secured)	\$493	\$511	\$25	I	2025
ED FINANCIAL/ESA (Education Loan)	\$3,971	\$3,625	\$0	I	2023
ED FINANCIAL/ESA (Education Loan)	\$2,224	\$2,115	\$0	I	2023
NAVY FEDERAL CREDIT (Secured)	\$20,627	\$20,627	\$0	I	2021
Totals	\$27,315	\$26,878	\$25		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					