

Emerson Smith's Credit Summary

651 Credit Score	\$297/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: Emerson Smith	EMERSON L SMITH SR
Age: 73	
1113 Aubuchon Rd	1113 AUBUCHON RD
Richmond, VA. 23223	RICHMOND, VA. 23223

Categories	# / Balance
Revolving Accounts (Open)	9 / \$4,597
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
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)	1 / 21

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 75%
Pay \$2529 so Accts < 40%
No Open Rev Credit Lines
6 Rev Lates in 2-4 yrs
No 3k+ Lines
15 RE Lates in 2-4 yrs
1 Rev Late in 6-12 mo
Great Closed Rev Depth
Seasoned Closed Accounts
3+ Closed Rev Accnts
Closed Accnts Over 10k
12+ Closed RE Accounts
Paid Off 200k+ RE/RE
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
30 - 03/25	CAPITAL ONE BANK USA	Open	
Lates +2yr: 1/30	JPMCB CARD SERVICES	Open	
Lates +2yr: 2/30	SYNCB/CARE CREDIT	Closed - 7/4/25	
Lates +2yr: 4/30, 1/60	NEWREZ/SHELLPOINT MO	Closed - 11/28/23	
Lates +2yr: 6/30, 4/60	PHH Mortgage Service	Closed - 9/11/23	
Lates +2yr: 1/30	CAPITAL ONE BANK USA	Closed - 9/9/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JC PENNEYS (Retail Account)	\$70	\$100	70%	\$41	I	2023
SYNCB/PAYPAL (Credit Card)	\$413	\$370	112%	\$53	I	2024
U.S. Bank (Flexible Spending Credit Card)	\$368	\$500	74%	\$40	I	2024
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$0	\$250	0%	\$2	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$2,484	\$2,800	89%	\$92	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$494	\$500	99%	\$29	I	2011
JPMCB CARD SERVICES (Credit Card)	\$768	\$900	85%	\$40	I	2006
Credit Card Open Totals: (No Retail)	\$4,597	\$5,320	86%	\$297		

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
No Installment Accounts					

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	\$340	0%	\$0	I	2022
SYNCB/CAR CARE MAVIS (Retail Account)	\$0	\$310	0%	\$0	I	2022
SYNCB/JC PENNEYS (Retail Account)	\$0	\$280	0%	\$0	I	2014
SYNCB/PC RICHARDS (Retail Account)	\$0	\$1,500	0%	\$0	I	2011
COMENITY BANK/ANNTYL (Retail Account)	\$0	\$250	0%	\$0	I	2012
THD/CBNA (Retail Account)	\$0	\$8,100	0%	\$0	I	1995
SYNCB/LOWES (Retail Account)	\$0	\$1,140	0%	\$0	I	2005
SYNCB/HOME DESIGN (Retail Account)	\$0	\$1,500	0%	\$0	I	2012
SYNCB/HOME DESIGN-CE (Retail Account)	\$0	\$1,000	0%	\$0	I	2012
SYNCB/HOME DESIGN (Retail Account)	\$0	\$5,500	0%	\$0	I	2006
SYNCHRONY CARE CREDI (Retail Account)	\$0	\$1,000	0%	\$0	I	2005
SYNCB/MEN S WEARHOUS (Retail Account)	\$0	\$463	0%	\$0	I	2006
SYNCB/GAP (Retail Account)	\$0	\$0	0%	\$0	I	2004
SYNCB/JEWELRY ACCENT (Retail Account)	\$0	\$3,000	0%	\$0	I	2005
SYNCB/TJX CO DC (Credit Card)	\$0	\$250	0%	\$0	I	2022
SYNCB/PAYPAL (Credit Card)	\$0	\$1,500	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$0	\$2,300	0%	\$75	I	2022
CITI TY MC/CBNA (Credit Card)	\$0	\$10,250	0%	\$0	I	1986
Totals	\$0	\$14,300	0%	\$75		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
OCWEN LOAN SERVICING (Second Mortgage)	\$0	\$49,000	\$0	I	2006
NEWREZ/SHELLPOINT MO (Conventional RE Mortgage)	\$0	\$392,000	\$0	I	2006
PHH Mortgage Service (Second Mortgage)	\$0	\$49,000	\$0	I	2006
WFBNA HOME LENDING (Conventional RE Mortgage)	\$0	\$392,000	\$0	I	2006

Totals	\$0	\$882,000	\$0
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Installment Accounts	Balance	Limit	Payment	Resp	Age
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No Installment Accounts

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts
