

Cristal Alexander's Credit Summary

605	\$1,735/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Cristal Alexander	CRYSTAL M ALEXANDER
Age: 39	
231 ARBOR DR	2959 CHAPEL HILL RD STE D
ROCKMART, GA. 30153	DOUGLASVILLE, GA. 30135

Categories	# / Balance
Revolving Accounts (Open)	2 / \$9,710
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$36,479
Miscellaneous Accounts (Open)	2 / \$0

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

Credit Factors

1 Unpaid Collection
\$19972 Unpaid Collection(s)
1 Over Limit Acct
Total Rev Usage > 55%
Past Due Not Late
Pay \$5686 so Accts < 40%
2 Chrgd Off Rev Accts
1 Charged Off Accts
2 Inq Last 4 Mo
No 7.5k+ Lines
2 Inqs last 2-4 Mo
Less than 5 yrs
2 Total Inq 2-4 Mo
7k+ line for 4+yrs
Ok Open Rev Depth
Good Closed Rev Depth
2+ Closed Rev Acnts
Seasoned Closed Accounts
8+ Closed RE Accounts
\$120 Unpaid 1 Collection
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
GAS SOUTH LLC		Open	2025	\$120
U.S. Bank	Account closed at consumers request. Charged off	Open	2022	\$3,237
VIVE FINANCIAL LLC	Charged off account. Transferred to recovery.	Open	2021	\$6,473
BRIDGECREST CREDIT C	Charged off account.	Open	2019	\$10,262

Inquires

GM FINANCIAL COM - 06/14/25

CLASSIC SUBARU CORP - 06/14/25

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
U.S. Bank (Credit Card)	\$3,237	\$3,000	108%	\$0	I	2022
VIVE FINANCIAL LLC (Credit Card)	\$6,473	\$7,059	92%	\$0	I	2021
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$5,218	0%	\$0	I	2020
Credit Card Open Totals: (No Retail)	\$9,710	\$15,277	64%	\$0		

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
DEPT OF ED/AIDVANTAG (Education Loan)	\$26,217	\$26,160	\$0	I	2024
BRIDGECREST CREDIT C (Auto)	\$10,262	\$10,262	\$0	J	2019
Totals	\$36,479	\$36,422	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
SELF FINANCIAL (Rental Agreement)	\$0	\$1,735	\$1,735	I	2024
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$5,218	\$0	I	2020
Totals	\$0	\$6,953	\$1,735		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MEMBERSFIRST CREDIT (Secured Credit Card)	\$0	\$3,000	0%	\$0	I	2024
MEMBERSFIRST CREDIT (Secured Credit Card)	\$0	\$3,000	0%	\$0	I	2014
MEMBERSFIRST CREDIT (Secured Credit Card)	\$0	\$0	0%	\$0		2014
Totals	\$0	\$6,000	0%	\$0		

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
DEPT OF ED/AIDVANTAG (Education Loan)	\$26,217	\$26,160	\$0	I	2024
BRIDGECREST CREDIT C (Auto)	\$10,262	\$10,262	\$0	J	2019
Totals	\$36,479	\$36,422	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
SELF FINANCIAL (Rental Agreement)	\$0	\$2,069	\$0	I	2024
MEMBERSFIRST CREDIT (Secured Credit Card)	\$0	\$0	\$0		2014
Totals	\$0	\$2,069	\$0		