

# Sharon Farmer's Credit Summary

<b>580</b> Credit Score	<b>\$223/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Sharon Farmer	SHARON ELIZABETH FARMER
Age: 63	
4203 N US HIGHWAY 1	4203 N US HIGHWAY 1
FORT PIERCE, FL. 34946	FORT PIERCE, FL. 34946

Categories	# / Balance
Revolving Accounts (Open)	14 / \$6,181
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$3,605
Miscellaneous Accounts (Open)	3 / \$8

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	15 / 3
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	5 / 23

## Credit Factors

10 Charged Off Accts  
3 Charged Off Accts  
9 Unpaid Collection(s)  
\$15062 Unpaid Collection(s)  
5 Over Limit Acnt  
Total Rev Usage > 55%  
Past Due Not Late  
Pay \$4820 so Accts < 40%  
2 Chrgd Off Rev Accts  
23 Rev Lates in 2-4 yrs  
3 Chrgd Off Rev Accts  
\$8120 Unpaid Collections  
2 RE Lates in 6-12 mo  
No Closed Rev Depth  
2 RE Late in 12-24 mo  
No 5k+ Lines  
Less than 5 yrs  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
No Open Mortgage  
Seasoned Closed Accounts  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
LVNV FUNDING LLC	Collection account.	Open	2024	\$106
LVNV FUNDING LLC	Collection account.	Open	2024	\$143
LVNV FUNDING LLC	Collection account.	Open	2023	\$322
NCB MANAGEMENT SERVI	Consumer disputes this account information. Col	Open	2023	\$2,800
LVNV FUNDING LLC	Collection account.	Open	2023	\$2,009
MIDLAND CREDIT MANAG	Collection account.	Open	2023	\$917
MIDLAND CREDIT MANAG	Collection account.	Open	2023	\$884
MIDLAND CREDIT MANAG	Collection account.	Open	2023	\$463
LVNV FUNDING LLC	Collection account.	Open	2023	\$476
LEAD BANK	Charged off account.	Open	2020	\$696
FINGERHUT/WEBBANK	Charged off account.	Closed - 10/19/23	2020	\$0
FINGERHUT	Charged off account.	Closed - 10/19/23	2022	\$0
Bank of America	Charged off account. Account closed by credit gi	Closed - 8/9/25	2022	\$1,035
MERCHANTS ACCEPTANCE	Customer unable to locate consumer. Charged c	Closed - 10/31/24	2021	\$2,396
FIRST NATIONAL BANK	Consumer disputes this account information. Ch	Closed - 9/8/23	2021	\$1,116
FIRST NATIONAL BANK	Charged off account.	Closed - 8/11/23	2021	\$709
First Savings-Blaze	Charged off account.	Closed - 8/11/23	2021	\$990
Continental Finance	Charged off account.	Closed - 7/19/23	2022	\$0

Late Pays	Account	Status	Past Due
Lates +2yr: 2/30, 2/60, 5/90+	CAPITAL ONE BANK USA	Open	
Lates +2yr: 2/30, 2/60, 2/90+	CAPITAL ONE BANK USA	Open	
30 - 11/24, 30 - 10/24, 30 - 09/24, 30 - 08/24	LEAD BANK	Closed - 12/3/24	
Lates +2yr: 2/30, 3/60, 3/90+	CB INDIGO	Closed - 9/3/23	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KIKOFF LENDING, LLC (Retail Account)	\$385	\$3,500	11%	\$35	I	2023
Ava Financial Inc (Credit Card)	\$8	\$1,236	1%	\$0	I	2025
Current (Secured Credit Card)	\$0	\$0	0%	\$0	I	2025
TBOM/ASPIRE MC (Credit Card)	\$339	\$350	97%	\$34	I	2025
FIRST PREMIER (Credit Card)	\$348	\$350	99%	\$30	I	2025
KIKOFF/CCB (Secured Credit Card)	\$0	\$34	0%	\$0	I	2023
LEAD BANK (Secured Credit Card)	\$696	\$3,250	21%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$0	\$750	0%	\$0	I	2016
CAPITAL ONE BANK USA (Credit Card)	\$0	\$2,300	0%	\$0	I	2014
Bank of America (Credit Card)	\$1,035	\$1,000	104%	\$0	I	2022
FIRST NATIONAL BANK (Credit Card)	\$1,116	\$1,000	112%	\$0	I	2021
CB INDIGO (Credit Card)	\$563	\$300	188%	\$40	I	2016
FIRST NATIONAL BANK (Credit Card)	\$709	\$500	142%	\$0	I	2021
First Savings-Blaze (Credit Card)	\$990	\$750	132%	\$0	I	2021
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$6,189</b>	<b>\$11,820</b>	<b>52%</b>	<b>\$139</b>		

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
Ava Financial Inc (Secured)	\$200	\$300	\$25	I	2025
KIKOFF LENDING, LLC (Secured)	\$110	\$120	\$10	I	2025
CONSOLIDATION CAPITA (Secured)	\$899	\$1,079	\$89	I	2023
MERCHANTS ACCEPTANCE (Installment Sales Contract)	\$2,396	\$2,396	\$0	I	2021
<b>Totals</b>	<b>\$3,605</b>	<b>\$3,895</b>	<b>\$124</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Ava Financial Inc (Credit Card)	\$8	\$1,236	\$0	I	2025
Current (Secured Credit Card)	\$0	\$0	\$0	I	2025
KIKOFF/CCB (Secured Credit Card)	\$0	\$34	\$0	I	2023
<b>Totals</b>	<b>\$8</b>	<b>\$1,270</b>	<b>\$0</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FINGERHUT/WEBBANK (Retail Account)	\$0	\$1,800	0%	\$0	I	2020
FINGERHUT (Retail Account)	\$0	\$200	0%	\$0	I	2022
SYNCB/WALMART (Retail Account)	\$0	\$150	0%	\$0	I	2016
COMENITY BANK/BEALLS (Retail Account)	\$0	\$100	0%	\$0	I	2016
COMENITYBANK/VICTORI (Retail Account)	\$0	\$100	0%	\$0	I	2016
SYNCB/JC PENNEYS (Retail Account)	\$0	\$500	0%	\$0	I	2016
Continental Finance (Credit Card)	\$0	\$500	0%	\$0	I	2022
CREDIT ONE BANK (Credit Card)	\$0	\$650	0%	\$0	I	2016
ELAN FINANCIAL SERVI (Secured Credit Card)	\$0	\$600	0%	\$0	J	2013
<b>Totals</b>	<b>\$0</b>	<b>\$1,750</b>	<b>0%</b>	<b>\$0</b>		

## Line of Credit Accounts

No Line of Credit Accounts

## Real Estate Accounts

No Real Estate Accounts

## Installment Accounts

Installment Accounts	Balance	Limit	Payment	Resp	Age
Ava Financial Inc (Secured)	\$200	\$300	\$25	I	2025
KIKOFF LENDING, LLC (Secured)	\$110	\$120	\$10	I	2025
CONSOLIDATION CAPITA (Secured)	\$899	\$1,079	\$89	I	2023
MERCHANTS ACCEPTANCE (Installment Sales Contract)	\$2,396	\$2,396	\$0	I	2021
<b>Totals</b>	<b>\$3,605</b>	<b>\$3,895</b>	<b>\$124</b>		

## Miscellaneous Accounts

No Miscellaneous Accounts