

Mark Smith's Credit Summary

507 Credit Score	\$620/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: Mark Smith	MARK A SMITH
Age: 60	
466 Lake Dr	1912 WALKER AVE APT A
Atlanta, GA. 30354	CHATTANOOGA, TN. 37404

Categories	# / Balance
Revolving Accounts (Open)	3 / \$1,143
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	2 / \$71
Installment Accounts (Open)	1 / \$23,342
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	5 / 0

Credit Factors

1 Unpaid Collection
\$316 Unpaid Collection(s)
3 RE Lates in 4-6 mo
1 Over Limit Acnt
Total Rev Usage > 75%
Past Due Not Late
Pay \$727 so Accts < 40%
1 Chrgd Off Rev Acct
No Open 1k+ Lines
No Open Rev Credit Lines
1 Charged Off Acct
1 RE Late in 0-3 mo
2 RE Lates in 6-12 mo
2 New Accnts Last 60 Days
Avg Age Open
No Closed Rev Depth
1 Inq Last 4 Mo
\$754 Unpaid Collections
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Total Inq 0-2 Mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
VERIZON WIRELESS	Collection account.	Open	2024	\$754
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2022	\$96
KIKOFF LENDING, LLC	Charged off account.	Closed - 4/30/24	2023	\$220

Inquires

CCF INTERMEDIATE HOL - 08/09/25

TENNESSEE VALLEY FCU - 10/14/24

FIRST INVESTORS FIN - 10/14/24

TENNESSEE VALLEY FED - 10/14/24

TRUST FEDERAL CREDIT - 10/14/24

STELLANTIS FINANCIAL - 10/14/24

WESTLAKE SERVICE INC - 10/14/24

GM FINANCIAL - 10/14/24

GLOBAL LENDING SERVI - 10/14/24

CONSUMER PORTFOLIO S - 10/14/24

CAP ONE VIA DEALER - 10/14/24

ALLY FINANCIAL - 10/14/24

EDDKIRBY - 10/14/24

SHIPPS RV CENTERS LL - 08/26/24

XACTUS LLC - 08/09/24

GLOBAL LENDING SERVI - 06/05/24

AMERICREDIT FINANCIA - 06/05/24

WESTLAKE SERVICE INC - 06/05/24

CAP ONE VIA DEALER - 06/05/24

ALLY FINANCIAL - 06/05/24

TT OF DEKALB INC DBA - 06/05/24

Late Pays

Account

Status

Past Due

30 - 06/25, 30 - 05/25, 60 - 04/25, 30 - 03/25, 30 - 01/25

GLOBAL LENDING SERVI Open

\$800

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	0%	\$0	I	2025
REGIONS BANK (Line of Credit)	\$71	\$200	36%	\$5	I	2023
Current (Secured Credit Card)	\$0	\$0	0%	\$0	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$96	\$300	32%	\$0	I	2022
REGIONS BANK (Secured Credit Card)	\$827	\$800	103%	\$15	I	2021
KIKOFF LENDING, LLC (Retail Account)	\$220	\$2,500	9%	\$0	I	2023
Credit Card Open Totals: (No Retail)	\$1,214	\$1,100	110%	\$20		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	\$0	I	2025
REGIONS BANK (Line of Credit)	\$71	\$200	\$5	I	2023
Totals	\$71	\$0	\$5		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
GLOBAL LENDING SERVI (Auto)	\$23,342	\$23,426	\$600	I	2024
Totals	\$23,342	\$23,426	\$600		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Current (Secured Credit Card)	\$0	\$0	\$0	I	2025
Totals	\$0	\$0	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
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
GLOBAL LENDING SERVI (Auto)	\$23,342	\$23,426		\$600	I	2024
Totals	\$23,342	\$23,426		\$600		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						