

Ervin Houston's Credit Summary

| | | | | |
|--------------|----------|---------------|-------------|----------|
| 503 | \$0/mo | No | No | No |
| Credit Score | Payments | Credit Freeze | Fraud Alert | Deceased |

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|-------------------------|---------------------|
| Name: Ervin Houston | ERVIN HOUSTON JR |
| Age: 34 | |
| 268 Santa Barbara Way | 6756 N FESSENDEN ST |
| Fairfield, CA. 94533 | PORTLAND, OR. 97203 |

| Categories | # / Balance |
|--------------------------------|-------------|
| Revolving Accounts (Open) | 2 / \$3,641 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 1 / \$1,822 |
| Miscellaneous Accounts (Open) | 0 / \$0 |

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

Credit Factors

\$5463 Unpaid Collection(s)
2 Over Limit Acctnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$2441 so Accts < 40%
2 Chrgd Off Rev Accts
No Open Rev Credit Lines
1 Charged Off Accts
No 3k+ Lines
Avg Age Open
No Closed Rev Depth
Too Few Open Rev Accounts
Accounts Too New
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

| Collections/Charge Offs | Remarks | Status | Age | Balance |
|-------------------------|--|--------|------|---------|
| ONPOINT COMMUNITY CR | Charged off account. Fixed rate. | Open | 2024 | \$1,822 |
| AMERICAN EXPRESS | Charged off account. Account closed by credit gr | Open | 2024 | \$1,271 |
| ONPOINT COMMUNITY CR | Charged off account. | Open | 2024 | \$2,370 |

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|--------------------------------------|---------|---------|------|---------|------|------|
| AMERICAN EXPRESS (Credit Card) | \$1,271 | \$1,000 | 127% | \$0 | I | 2024 |
| ONPOINT COMMUNITY CR (Credit Card) | \$2,370 | \$2,000 | 119% | \$0 | I | 2024 |
| Credit Card Open Totals: (No Retail) | \$3,641 | \$3,000 | 121% | \$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 |
|----------------------------------|---------|---------|---------|------|------|
| ONPOINT COMMUNITY CR (Unsecured) | \$1,822 | \$1,822 | \$0 | I | 2024 |
| Totals | \$1,822 | \$1,822 | \$0 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |

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 |
|----------------------|---------|-------|--|---------|------|-----|
|----------------------|---------|-------|--|---------|------|-----|

| | | | | | | |
|----------------------------------|---------|---------|--|-----|---|------|
| ONPOINT COMMUNITY CR (Unsecured) | \$1,822 | \$1,822 | | \$0 | I | 2024 |
|----------------------------------|---------|---------|--|-----|---|------|

| | | | | | | |
|--------|---------|---------|--|-----|--|--|
| Totals | \$1,822 | \$1,822 | | \$0 | | |
|--------|---------|---------|--|-----|--|--|

| Miscellaneous Accounts | Balance | Limit | | Payment | Resp | Age |
|------------------------|---------|-------|--|---------|------|-----|
|------------------------|---------|-------|--|---------|------|-----|

No Miscellaneous Accounts