

James Byrd's Credit Summary

619

Credit Score

\$1,106/mo

Payments

No

Credit Freeze

No

Fraud Alert

No

Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: James Byrd	JAMES BYRD
Age: 40	
12316 Sunrise Dr	3 ANTIQUA BAY #3D
Frisco, TX. 75034	HAMPTON, VA. 23666

Categories	# / Balance
Revolving Accounts (Open)	3 / \$17,704
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$140
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	4 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 3

Credit Factors

3 Charged Off Accts
3 Unpaid Collection(s)
\$11116 Unpaid Collection(s)
Total Rev Usage > 75%
Past Due Not Late
Pay \$3386 so Accts < 40%
\$11161 Unpaid Collections
Light Open Rev Depth
No Closed Rev Depth
Avg Age Open
3 RE Lates in 2-4 yrs
No 7.5k+ Lines
Seasoned Closed Accounts
7+ Closed RE Accounts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
PORTFOLIO RECOVERY A	Consumer disputes after resolution. Collection a	Open	2020	\$415
THE SAMUEL APTS	Consumer disputes after resolution.	Open	2020	\$185
DIVISION OF CHILD SU	Collection account.	Open	2019	\$10,561
ML ENTERPRISE INC	Charged off account. Fixed rate.	Open	2018	\$140

Late Pays	Account	Status	Past Due
Lates +2yr: 3/30	ALLY FINANCIAL	Closed - 7/22/22	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$5,786	\$6,000	96%	\$198	I	2024
NAVY FEDERAL CREDIT (Credit Card)	\$794	\$2,000	40%	\$20	I	2023
Credit Card Open Totals: (No Retail)	\$6,580	\$8,000	82%	\$218		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
NAVY FEDERAL CREDIT (Credit Card)	\$11,124	\$25,000	44%	\$253	A	2023
Totals	\$11,124	\$25,000	44%	\$253		

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
ML ENTERPRISE INC (Partially Secured)	\$140	\$140	\$0	I	2018
Totals	\$140	\$140	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
ARMY AIRFORCE EXCHAN (Retail Account)	\$0	\$1,800	0%	\$0	I	2008
Totals	\$0	\$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
ML ENTERPRISE INC (Partially Secured)	\$140	\$140	\$0	I	2018
Totals	\$140	\$140	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					