

## Keith Lisenbee's Credit Summary

<b>628</b> Credit Score	<b>\$65/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: Keith Lisenbee	KEITH EDWARD LISENBEE
Age: 53	
1860 PRESERVE WAY	1860 PRESERVE WAY UNIT 332
ATLANTA, GA. 30341	ATLANTA, GA. 30341

Categories	# / Balance
Revolving Accounts (Open)	6 / \$18,663
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

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

### Credit Factors

3 Charged Off Accts  
3 Unpaid Collection(s)  
\$9505 Unpaid Collection(s)  
2 Over Limit Acnt  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$5857 so Accts < 40%  
2 Chrgd Off Rev Accts  
No Closed Rev Depth  
\$2850 Unpaid Collections  
3 Rev Lates in 2-4 yrs  
No 7.5k+ Lines  
Less than 5 yrs  
Ok Open Rev Depth  
2+ Closed Rev Accnts  
Seasoned Closed Accounts  
Closed Accnts Over 5k  
No Open Mortgage  
Drop Bad Auth User (AMERICAN EXPRESS)  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
JEFFERSON CAPITAL LL	Collection account.	Open	2023	\$937
MIDLAND CREDIT MANAG	Collection account.	Open	2023	\$655
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Open	2021	\$6,088
FIRST PREMIER	Charged off account.	Open	2020	\$567
LVNV FUNDING LLC	Collection account.	Open	2019	\$1,258

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30, 1/60	AMERICAN EXPRESS	Open	
Lates +2yr: 1/30	SYNCB/CARE CREDIT	Closed - 2/20/25	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ROOMS TO GO (Retail Account)	\$0	\$4,000	0%	\$0	J	2019
AMERICAN EXPRESS (Credit Card)	\$692	\$1,000	69%	\$40	I	2022
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$6,088	\$5,100	119%	\$0	I	2021
APPLE CARD - GS BANK (Credit Card)	\$2,010	\$2,150	93%	\$25	I	2021
FIRST PREMIER (Credit Card)	\$567	\$500	113%	\$0	I	2020
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$9,357</b>	<b>\$8,750</b>	<b>107%</b>	<b>\$65</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$9,306	\$15,000	62%	\$839	A	2018
<b>Totals</b>	<b>\$9,306</b>	<b>\$15,000</b>	<b>62%</b>	<b>\$839</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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$6,000	0%	\$0	J	2019
SYNCB/LOWES (Retail Account)	\$0	\$100	0%	\$0	I	2006
SYNCB/PAYPAL CREDIT (Credit Card)	\$0	\$100	0%	\$0	I	2022
<b>Totals</b>	<b>\$0</b>	<b>\$100</b>	<b>0%</b>	<b>\$0</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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					