

LuAnn Davis's Credit Summary

686 Credit Score	\$6,759/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: LuAnn Davis	LUANN B DAVIS
Age: 58	
9575 Roberts Rd	3267 ELMORE TOWN RD
Silver Point, TN. 38582	BAXTER, TN. 38544

Categories	# / Balance
Revolving Accounts (Open)	7 / \$19,951
Real Estate (Open)	1 / \$751,432
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$25,054
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

1 Rev Late in 6-12 mo
1 Rev Late in 2-4 yrs
Less than 5 yrs
20k+ lines
Seasoned Closed Accounts
Great Closed Rev Depth
Existing Open Mortgage
Ok Open Rev Depth
Closed Accnts Over 10k
2+ Closed Rev Accnts
Paid Off 200k+ RE/RE
Drop Bad Auth User (JPMCB CARD SERVICE)

Credit Alerts

Late Pays	Account	Status	Past Due
30 - 12/24	USAA FEDERAL SAVINGS	Open	
Lates +2yr: 1/30	Cap1/KOHL'S DEPARTMEN	Closed - 5/19/23	
Lates +2yr: 1/30	JPMCB CARD SERVICES	Closed - 9/13/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAP1/KOHLS DEPARTMEN (Retail Account)	\$0	\$800	0%	\$0	I	2023
WELLS FARGO CARD SER (Credit Card)	\$15,890	\$24,000	66%	\$491	I	2024
Bank of America (Credit Card)	\$1,534	\$7,500	20%	\$45	I	2024
JPMCB CARD SERVICES (Credit Card)	\$1,591	\$5,500	29%	\$50	I	2024
DISCOVER CARD (Credit Card)	\$136	\$600	23%	\$35	I	2024
USAA FEDERAL SAVINGS (Credit Card)	\$398	\$11,000	4%	\$15	I	2006
Credit Card Open Totals: (No Retail)	\$19,549	\$48,600	40%	\$636		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Flexible Spending Credit Card)	\$402	\$6,450	6%	\$41	A	2022
Totals	\$402	\$6,450	6%	\$41		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PUTNAM 1ST MERCANTIL (Conventional RE Mortgage)	\$751,432	\$744,000	\$5,466	J	2025
Totals	\$751,432	\$744,000	\$5,466		

Installment Accounts	Balance	Limit	Payment	Resp	Age
NAVY FEDERAL CREDIT (Home Improvement)	\$25,054	\$30,000	\$657	C	2024
Totals	\$25,054	\$30,000	\$657		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Cap1/KOHL'S DEPARTMENT (Retail Account)	\$0	\$100	0%	\$0	I	2009
USAA FEDERAL SAVINGS (Credit Card)	\$0	\$24,000	0%	\$0	I	1992
Totals	\$0	\$24,000	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
WFBNA HOME LENDING (Home Equity Line of Credit)	\$0	\$30,000	\$0	J	2005
PUTNAM 1ST MERCANTIL (Credit Line Secured)	\$0	\$560,000	\$0	J	2023
Totals	\$0	\$560,000	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PUTNAM 1ST MERCANTIL (Real Estate)	\$0	\$559,861	\$0	J	2022
RUSHMORE LOAN MANAGE (Conventional RE Mortgage)	\$0	\$133,600	\$0	J	2005
SEVERN SAVINGS BANK (Conventional RE Mortgage)	\$0	\$51,084	\$0	J	2013
WELLS FARGO HOME MOR (Conventional RE Mortgage)	\$0	\$133,600	\$0	J	2005
Totals	\$0	\$878,145	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
NAVY FEDERAL CREDIT (Home Improvement)	\$25,054	\$30,000	\$657	C	2024
Totals	\$25,054	\$30,000	\$657		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					