

Grace Smith's Credit Summary

779 Credit Score	\$223/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: Grace Smith	LANG HUE SMITH
Age: 72	
422 KINGSGATE CT	422 KINGSGATE CT
SIMPSONVILLE, SC. 29681	SIMPSONVILLE, SC. 29681

Categories	# / Balance
Revolving Accounts (Open)	22 / \$5,432
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	1 / \$0

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

Credit Factors

1 Chrgd Off Rev Acct
7k+ line for 4+yr
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
8+ Rev Accnts with Balances
No Open Mortgage

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CAPITAL ONE BANK USA	Account closed at consumers request. Consume	Closed - 1/24/25	2010	\$0 .

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/BELK (Retail Account)	\$0	\$500	0%	\$0	I	2020
FIRST CITIZENS BANK (Line of Credit)	\$0	\$1,000	0%	\$0	I	2019
SYNCB/CARE CREDIT (Retail Account)	\$363	\$4,600	8%	\$29	I	2015
MACYS/CITIBANK NA (Retail Account)	\$0	\$600	0%	\$0	I	2008
TD BANK (Credit Card)	\$0	\$2,000	0%	\$0	I	2025
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$1,500	0%	\$0	I	2024
CITICARDS CBNA (Flexible Spending Credit Card)	\$1,363	\$6,600	21%	\$41	I	2024
SYNCB/VERIZON (Credit Card)	\$169	\$2,440	7%	\$30	I	2023
DISCOVER CARD (Credit Card)	\$1,635	\$3,000	55%	\$35	I	2023
Bank of America (Credit Card)	\$0	\$14,000	0%	\$0	I	2022
DILLARDSMARTERCARD/C (Credit Card)	\$0	\$3,500	0%	\$0	I	2022
CITICARDS CBNA (Credit Card)	\$0	\$5,800	0%	\$0	I	2022
CITICARDS CBNA (Credit Card)	\$868	\$2,700	32%	\$35	I	2021
WELLS FARGO CARD SER (Credit Card)	\$0	\$5,000	0%	\$0	I	2021
FIRST CITIZENS (Credit Card)	\$0	\$15,000	0%	\$0	I	2019
BESTBUY/CBNA (Credit Card)	\$16	\$4,000	0%	\$16	I	2019
AMEX/DSNB (Credit Card)	\$0	\$5,000	0%	\$0	I	2019
NAVY FEDERAL CREDIT (Credit Card)	\$0	\$25,000	0%	\$0	I	2018
NAVY FEDERAL CREDIT (Credit Card)	\$977	\$24,000	4%	\$20	I	2017
COMENITYCAPITAL/AAAR (Credit Card)	\$0	\$1,000	0%	\$0	I	2017
FNB OMAHA (Credit Card)	\$2	\$1,250	0%	\$2	I	2013
FNB OMAHA (Credit Card)	\$0	\$0	0%	\$0		2013
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$39	\$3,000	1%	\$15	I	2011
Credit Card Open Totals: (No Retail)	\$5,432	\$124,790	4%	\$223		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
FIRST CITIZENS BANK (Line of Credit)	\$0	\$1,000	\$0	I	2019

Totals	\$0	\$0	\$0		
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
FNB OMAHA (Credit Card)	\$0	\$0	\$0		2013
Totals	\$0	\$0	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/BOSC (Retail Account)	\$0	\$2,600	0%	\$0	I	2012
BARCLAYS BANK/BANANA (Retail Account)	\$0	\$2,200	0%	\$0	I	2022
COMENITY BANK/ANNTYL (Retail Account)	\$0	\$500	0%	\$0	I	2017
SYNCB/JC PENNEYS (Retail Account)	\$0	\$500	0%	\$0	I	2015
COMENITYCAPITAL/WYND (Retail Account)	\$0	\$8,000	0%	\$0	I	2018
SYNCB/REEDS JEWELERS (Retail Account)	\$0	\$3,000	0%	\$0	I	2015
SYNCB/TOYSRUS (Retail Account)	\$0	\$800	0%	\$0	I	2015
CAPITAL ONE BANK USA (Credit Card)	\$0	\$2,700	0%	\$0	I	2010
NORDSTROM/TD BANK (Credit Card)	\$0	\$1,000	0%	\$0	I	2015
NAVY FEDERAL CREDIT (Credit Card)	\$0	\$24,000	0%	\$159	I	2017
SYNCB/PAYPAL (Credit Card)	\$0	\$2,250	0%	\$0	I	2015
Totals	\$0	\$29,950	0%	\$159		

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					