

Melissa Conquest's Credit Summary

594 Credit Score	\$1,198/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: Melissa Conquest	MELISSA J CONQUEST
Age: 51	
1761 Toccoa Hwy	312 WESTMINSTER HWY
Westminster, SC. 29693	WESTMINSTER, SC. 29693

Categories	# / Balance
Revolving Accounts (Open)	3 / \$516
Real Estate (Open)	1 / \$79,212
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$6,897
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	4
Late Pays (Last 2/2+ Years)	14 / 13

Credit Factors

1 Unpaid Collection
Current Lates (PENNYMAC LOAN SERVIC)
Total Rev Usage > 75%
Pay \$236 so Accts < 40%
No Open 1k+ Lines
No Open Rev Credit Lines
11 RE Lates in 12-24 mo
2 Inq Last 4 Mo
1 RE Late in 0-3 mo
13 RE Lates in 2-4 yrs
Avg Age Open
No Closed Rev Depth
1 RE Late in 6-12 mo
1 RE Late in 4-6 mo
1 Too Many Retail Accounts
Seasoned Closed Accounts
1+ Closed Rev Accnts
\$276 Unpaid 1 Collection
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Inq Last 4-5 mo
1 Inqs Fall Off In 30 Days
1 Total Inq 0-2 Mo
1 Total Inq 2-4 Mo
1 Total Inqs 4-5 mo
1 Total Inqs 5-6 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
THE GENERAL IN COMPANY	Consumer disputes this account information.	Open	2023	\$276

Inquiries

ONEMAIN - 07/09/25

EQUIFAX MORTGAGE SER - 06/30/25

CAPITAL ONE - 04/14/25

ONEMAIN - 03/15/25

Late Pays	Account	Status	Past Due
60 - 07/25, 30 - 06/25, 60 - 01/25, 120 - 09/24, 120 - 08/24, 120 - 07/24, 120 - 06/24, 120 - 05/24, 120 - 04/24, 120 - 03/24, 90 - 02/24, 60 - 01/24, 60 - 12/23, 30 - 11/23	PENNYMAC LOAN SERVIC	Open	\$2784
Lates +2yr: 3/30, 2/60, 8/90+			

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KIKOFF LENDING, LLC (Retail Account)	\$40	\$750	5%	\$5	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$258	\$300	86%	\$25	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$218	\$300	73%	\$34	I	2023
Credit Card Open Totals: (No Retail)	\$516	\$600	86%	\$64		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PENNYMAC LOAN SERVIC (Retail Account)	\$79,212	\$86,734	\$893	I	2015
Totals	\$79,212	\$0	\$893		

Installment Accounts	Balance	Limit	Payment	Resp	Age
ONEMAIN (Secured)	\$6,897	\$6,681	\$241	I	2025
Totals	\$6,897	\$6,681	\$241		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2014
SYNCB/WALMART (Retail Account)	\$0	\$100	0%	\$0	I	2001
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
ONEMAIN (Secured)	\$6,897	\$6,681	\$241	I	2025
Totals	\$6,897	\$6,681	\$241		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					