

Hosea Hardin's Credit Summary

824 Credit Score	\$4,318/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: Hosea Hardin	DAVID SHENK
Age: 48	
7329 Canadian Dr	245 E 54TH ST APT 27T
Irving, TX. 75039	NEW YORK, NY. 10022

Categories	# / Balance
Revolving Accounts (Open)	4 / \$0
Real Estate (Open)	2 / \$361,798
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)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

1 Inq Last 4 Mo
7k+ line for 12+yrs
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Closed Accnts Over 5k
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquiries

CBNA - 05/26/25

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$4,800	0%	\$0	I	2021
CITICARDS CBNA (Flexible Spending Credit Card)	\$0	\$12,400	0%	\$0	I	2025
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$0	\$5,000	0%	\$0	I	2018
Bank of America (Credit Card)	\$0	\$13,000	0%	\$0	I	2004
Credit Card Open Totals: (No Retail)	\$0	\$30,400	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
BANK OF AMERICA (Conventional RE Mortgage)	\$249,707	\$316,000	\$1,554	I	2015
PNC MORTGAGE (Conventional RE Mortgage)	\$112,091	\$272,000	\$2,764	I	2003
Totals	\$361,798	\$588,000	\$4,318		

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
MACYS/CITIBANK NA (Retail Account)	\$0	\$1,000	0%	\$0	I	2007
SYNCB/GAP (Retail Account)	\$0	\$104	0%	\$0	I	2006
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$0	\$2,000	0%	\$0	I	2025
BARCLAYS BANK/BANANA (Credit Card)	\$0	\$3,000	0%	\$0	I	2021
Bank of America (Credit Card)	\$0	\$7,500	0%	\$0	I	2001
Bank of America (Flexible Spending Credit Card)	\$0	\$5,000	0%	\$0	I	2014
Totals	\$0	\$17,500	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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					