

Alexis Gaither's Credit Summary

583 Credit Score	\$291/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: Alexis Gaither	ALEXIS MICHELLE MCKENZIE
Age: 38	
1710 HOOTEN ST	1710 HOOTEN ST
KILLEEN, TX. 76543	KILLEEN, TX. 76543

Categories	# / Balance
Revolving Accounts (Open)	4 / \$5,167
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$11,921
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	4 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	7 / 1

Credit Factors

2 Unpaid Collection(s)
\$5167 Unpaid Collection(s)
3 RE Lates in 6-12 mo
2 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$3447 so Accts < 40%
2 Chrgd Off Rev Accts
2 Rev Lates in 6-12 mo
\$4648 Unpaid Collections
1 RE Late in 0-3 mo
No Closed Rev Depth
1 RE Late in 4-6 mo
1 Rev Late in 12-24 mo
No 5k+ Lines
1 RE Late in 2-4 yrs
Less than 5 yrs
Ok Open Rev Depth
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CAPITAL ONE/WMT	Charged off account. Account closed by credit gr	Open	2020	\$1,470
JWC PROP		Open	2025	\$4,520
T MOBILE USA INC		Open	2025	\$128
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2018	\$3,697

Late Pays	Account	Status	Past Due
30 - 02/25, 30 - 11/24, 30 - 01/24	THD/CBNA	Open	
30 - 04/25	NAVY FEDERAL CREDIT	Open	\$134
90 - 12/24, 60 - 11/24, 30 - 10/24	JPMCB AUTO FINANCE	Closed - 1/8/24	
Lates +2yr: 1/30			

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2023
CAPITAL ONE/WMT (Retail Account)	\$1,470	\$1,300	113%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$3,697	\$3,000	123%	\$0	I	2018
Credit Card Open Totals: (No Retail)	\$5,167	\$3,500	148%	\$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
NAVY FEDERAL CREDIT (Auto)	\$11,921	\$15,457	\$291	I	2023
Totals	\$11,921	\$15,457	\$291		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CREDIT ONE BANK (Credit Card)	\$0	\$300	0%	\$0	I	2019
Totals	\$0	\$300	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
NAVY FEDERAL CREDIT (Auto)	\$11,921	\$15,457	\$291	I	2023
Totals	\$11,921	\$15,457	\$291		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					