

Marisa Warren's Credit Summary

| | | | | |
|--------------|----------|---------------|-------------|----------|
| 631 | \$717/mo | No | No | No |
| Credit Score | Payments | Credit Freeze | Fraud Alert | Deceased |

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|-------------------------|--------------------|
| Name: Marisa Warren | MARISA WARREN |
| Age: 45 | |
| 4514 Cherrywood Dr | 4514 CHERRYWOOD DR |
| Midland, TX. 79707 | MIDLAND, TX. 79707 |

| Categories | # / Balance |
|--------------------------------|--------------|
| Revolving Accounts (Open) | 9 / \$16,626 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 1 / \$10,899 |
| 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) | 7 / 5 |

Credit Factors

Current Lates (SYNCB/PAYPAL CREDIT)
1 Over Limit Acctnt
Total Rev Usage > 90%
Pay \$5445 so Accts < 40%
1 Rev Late in 0-3 mo
1 Rev Late in 4-6 mo
3 Rev Lates in 12-24 mo
2 Rev Lates in 6-12 mo
No Closed Rev Depth
3 Rev Lates in 2-4 yrs
No 5k+ Lines
2 Rev Lates in 4+ yrs
1 Too Many Retail Accounts
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
6+ Closed RE Accounts
No Open Mortgage
Drop Bad Auth User (WELLS FARGO CARD S
No Rev Acct Open 10K 2yr

Credit Alerts

| Late Pays | Account | Status | Past Due |
|--|----------------------|------------------|----------|
| 60 - 10/24, 30 - 09/24, 30 - 07/24 Lates +2yr: 1/30 | DILLARDS/CBNA | Open | |
| Lates +2yr: 1/30 | CAPITAL ONE BANK USA | Open | |
| 30 - 05/25 | SYNCB/PAYPAL | Open | |
| Lates +2yr: 1/30 | COMENITYBANK/WAYFAIR | Closed - 4/30/22 | |
| Lates +2yr: 2/30 | CAPITAL ONE | Closed - 2/3/20 | |
| 30 - 07/25, 30 - 02/25, 30 - 07/24 | SYNCB/PAYPAL CREDIT | Closed - 8/25/25 | |

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---|----------------|----------------|-------------|--------------|------|------|
| BARCLAYS BANK DELAWA (Retail Account) | \$0 | \$200 | 0% | \$0 | I | 2023 |
| BEST BUY/CBNA (Retail Account) | \$415 | \$2,000 | 21% | \$30 | I | 2022 |
| DILLARDS/CBNA (Retail Account) | \$1,382 | \$1,500 | 92% | \$49 | I | 2018 |
| COMENITYBANK/VICTORI (Retail Account) | \$0 | \$1,290 | 0% | \$0 | I | 2017 |
| CAP1/KOHL'S DEPARTMEN (Retail Account) | \$132 | \$300 | 44% | \$29 | I | 2013 |
| CB/CCI PL CC (Credit Card) | \$2,018 | \$3,000 | 67% | \$131 | I | 2021 |
| CAPITAL ONE BANK USA (Credit Card) | \$1,888 | \$2,100 | 90% | \$100 | I | 2021 |
| SYNCB/PAYPAL (Credit Card) | \$1,463 | \$1,560 | 94% | \$50 | I | 2014 |
| SYNCB/PAYPAL CREDIT (Credit Card) | \$1,946 | \$1,800 | 108% | \$106 | I | 2023 |
| Credit Card Open Totals: (No Retail) | \$9,244 | \$8,460 | 109% | \$495 | | |

| Revolving Accounts - Authorized User | Balance | Limit | % | Payment | Resp | Age |
|--------------------------------------|----------------|-----------------|------------|-------------|------|------|
| WELLS FARGO CARD SER (Credit Card) | \$7,382 | \$15,000 | 49% | \$74 | A | 2017 |
| Totals | \$7,382 | \$15,000 | 49% | \$74 | | |

| 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 |
|--------------------------------|-----------------|-----------------|--------------|------|------|
| WESTLAKE FINANCIAL (Unsecured) | \$10,899 | \$11,800 | \$328 | I | 2025 |
| Totals | \$10,899 | \$11,800 | \$328 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---------------------------------------|---------|----------|----|---------|------|------|
| WAYFAIR/CBNA (Retail Account) | \$0 | \$600 | 0% | \$0 | I | 2023 |
| SYNCB/CARE CREDIT (Retail Account) | \$0 | \$730 | 0% | \$0 | I | 2018 |
| COMENITYBANK/WAYFAIR (Retail Account) | \$0 | \$850 | 0% | \$0 | I | 2017 |
| CAPITAL ONE (Retail Account) | \$0 | \$13,500 | 0% | \$0 | I | 2006 |
| COMENITY BANK/BEALLS (Retail Account) | \$0 | \$250 | 0% | \$0 | I | 1999 |
| COMENITYCAPITAL/DAVI (Retail Account) | \$0 | \$1,500 | 0% | \$0 | I | 2014 |
| TD BANK USA/TARGET C (Credit Card) | \$0 | \$1,000 | 0% | \$0 | I | 2023 |
| Totals | \$0 | \$1,000 | 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 |
|--------------------------------|----------|----------|---------|------|------|
| WESTLAKE FINANCIAL (Unsecured) | \$10,899 | \$11,800 | \$328 | I | 2025 |
| Totals | \$10,899 | \$11,800 | \$328 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |