

# Mariel Mickens's Credit Summary

<b>545</b>	<b>\$885/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Mariel Mickens	MARIEL J MICKENS
Age: 43	
15313 Cabrito Rd	15313 CABRITO RD APT 206
Van Nuys, CA. 91406	VAN NUYS, CA. 91406

Categories	# / Balance
Revolving Accounts (Open)	4 / \$6,368
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$379
Installment Accounts (Open)	2 / \$80,702
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	5 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	19 / 27

## Credit Factors

2 Charged Off Accts  
2 Unpaid Collection(s)  
\$9570 Unpaid Collection(s)  
6 RE Lates in 6-12 mo  
3 Over Limit Acctnt  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$4747 so Accts < 40%  
3 Chrgd Off Rev Accts  
No Open Rev Credit Lines  
11 RE Lates in 12-24 mo  
2 RE Lates in 4-6 mo  
No 3k+ Lines  
\$3384 Unpaid Collections  
25 RE Lates in 2-4 yrs  
No Closed Rev Depth  
Avg Age Open  
2 Rev Lates in 2-4 yrs  
Seasoned Closed Accounts  
3+ Closed Rev Accnts  
Military Affiliated  
No Open Mortgage  
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
PORTFOLIO RECOVERY A	Consumer disputes - reinvestigation in progress.	Open	2024	\$2,085
JEFFERSON CAPITAL LL	Consumer disputes - reinvestigation in progress.	Open	2023	\$1,299
CAPITAL ONE BANK USA	Consumer disputes - reinvestigation in progress.	Open	2022	\$702
DISCOVER CARD	Consumer disputes - reinvestigation in progress.	Open	2020	\$2,514
CAPITAL ONE BANK USA	Consumer disputes - reinvestigation in progress.	Open	2019	\$2,970

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Late Pays	Account	Status	Past Due
90 - 03/24	MOHELA/SERVICING	Open	
Lates +2yr: 1/30, 1/60	WELLS FARGO CARD SER	Closed - 8/27/25	
30 - 05/25, 60 - 04/25, 60 - 03/25, 60 - 02/25, 60 - 01/25, 60 - 12/24, 60 - 11/24, 60 - 10/24, 60 - 09/24, 60 - 08/24, 60 - 07/24, 60 - 06/24, 60 - 05/24, 30 - 04/24, 30 - 03/24, 60 - 02/24, 60 - 01/24, 30 - 12/23	SANTANDER BANK, N.A	Closed - 6/30/25	
Lates +2yr: 14/30, 7/60, 3/90+			
Lates +2yr: 1/30	UPSTART NETWORK INC	Closed - 2/26/25	

# Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
EMPOWER/FINWISE (Line of Credit)	\$379	\$400	95%	\$95	I	2025
Ava Financial Inc (Credit Card)	\$0	\$527	0%	\$0	I	2025
ARMED FORCES BANK (Secured Credit Card)	\$182	\$300	61%	\$10	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$702	\$500	140%	\$0	I	2022
DISCOVER CARD (Credit Card)	\$2,514	\$1,500	168%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$2,970	\$2,300	129%	\$0	I	2019
Credit Card Open Totals: (No Retail)	\$6,747	\$5,127	132%	\$105		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
EMPOWER/FINWISE (Line of Credit)	\$379	\$400	\$95	I	2025
Totals	\$379	\$0	\$95		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
BMG MONEY INC (Unsecured)	\$1,977	\$2,000	\$80	I	2025
MOHELA/SERVICING (Education Loan)	\$78,725	\$33,256	\$700	I	2006
Totals	\$80,702	\$35,256	\$780		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Ava Financial Inc (Credit Card)	\$0	\$527	\$0	I	2025
Totals	\$0	\$527	\$0		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$940	0%	\$0	I	2007
SYNCHRONY CARE CREDI (Retail Account)	\$0	\$800	0%	\$0	I	2007
SYNCB/WALMART (Retail Account)	\$0	\$100	0%	\$0	I	2007
WELLS FARGO CARD SER (Secured Credit Card)	\$0	\$382	0%	\$0	I	2014
<b>Totals</b>	<b>\$0</b>	<b>\$382</b>	<b>0%</b>	<b>\$0</b>		

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
BMG MONEY INC (Unsecured)	\$1,977	\$2,000	\$80	I	2025
MOHELA/SERVICING (Education Loan)	\$78,725	\$33,256	\$700	I	2006
<b>Totals</b>	<b>\$80,702</b>	<b>\$35,256</b>	<b>\$780</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					