

Pamela Posdal's Credit Summary

470 Credit Score	\$279/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: Pamela Posdal	PAMELA L POSDAL
Age: 56	
1109 Yorkshire Ct	1109 YORKSHIRE CT APT D
Elgin, IL. 60120	ELGIN, IL. 60120

Categories	# / Balance
Revolving Accounts (Open)	4 / \$2,795
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	6 / \$14,635
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	1
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	21 / 7

Credit Factors

1 Unpaid Collection
6 RE Lates in 0-3 mo
18 RE Lates in 4-6 mo
2 Over Limit Acnt
Current Lates (CAPITAL ONE BANK USA)
Total Rev Usage > 90%
Past Due Not Late
C-7/11 BK in Last 7 yrs
Pay \$1007 so Accts < 40%
2 Rev Lates in 0-3 mo
No Open 1k+ Lines
No Open Rev Credit Lines
1 Rev Late in 4-6 mo
BK w/ Neg Credit
Avg Age Open
7 RE Lates in 4+ yrs
\$601 Unpaid Collections
Seasoned Closed Accounts
3+ Closed Rev Accnts
Good Closed Rev Depth
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Public Records

Bankruptcy Discharged CH-7 Discharged CH-7 - 01/31/2020

Collections/Charge Offs	Remarks	Status	Age	Balance
CORTLAND ESTATES APTS		Open	2022	\$601

Late Pays	Account	Status	Past Due
Past Due - 09/25	CAPITAL ONE BANK USA	Open	\$40
30 - 07/25, 30 - 06/25	CAPITAL ONE BANK USA	Open	\$27
120 - 06/25, 120 - 05/25, 90 - 04/25	DEPT OF ED	Open	\$122
120 - 06/25, 120 - 05/25, 90 - 04/25	DEPT OF ED	Open	\$118
120 - 06/25, 120 - 05/25, 90 - 04/25	DEPT OF ED	Open	\$73
120 - 06/25, 120 - 05/25, 90 - 04/25	DEPT OF ED	Open	\$100
120 - 06/25, 120 - 05/25, 90 - 04/25	DEPT OF ED	Open	\$304
120 - 06/25, 120 - 05/25, 90 - 04/25	DEPT OF ED	Open	\$234
Lates +2yr: 3/30, 4/60	ALLY FINANCIAL	Closed - 7/3/21	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/ULTA (Retail Account)	\$356	\$400	89%	\$37	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$638	\$500	128%	\$61	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$573	\$500	115%	\$25	I	2023
Credit Card Open Totals: (No Retail)	\$1,567	\$1,000	157%	\$123		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
EXXNMOBIL/CBNA (Credit Card)	\$1,228	\$3,500	35%	\$29	A	1965
Totals	\$1,228	\$3,500	35%	\$29		

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
DEPT OF ED (Education Loan)	\$1,910	\$1,890	\$20	I	2020
DEPT OF ED (Education Loan)	\$1,837	\$1,818	\$19	I	2020
DEPT OF ED (Education Loan)	\$1,137	\$1,125	\$12	I	2019
DEPT OF ED (Education Loan)	\$1,555	\$1,500	\$16	I	2019
DEPT OF ED (Education Loan)	\$4,631	\$4,324	\$50	I	2018
DEPT OF ED (Education Loan)	\$3,565	\$3,500	\$39	I	2018
Totals	\$14,635	\$14,157	\$156		

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	\$100	0%	\$0	I	2007
COMENITYBANK/ROOMPLA (Retail Account)	\$0	\$3,000	0%	\$0	I	2007
SYNCBPAYPALSMARTCONN (Retail Account)	\$0	\$500	0%	\$0	I	2005
SYNCB/JC PENNEYS (Retail Account)	\$0	\$549	0%	\$0	I	1989
SYNCB/JC PENNEYS (Retail Account)	\$0	\$130	0%	\$0	I	2003
SYNCB/OLD NAVY DC (Credit Card)	\$0	\$124	0%	\$0	I	2008
Totals	\$0	\$124	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					

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