

## Liam Story's Credit Summary

<b>685</b> Credit Score	<b>\$1,485/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Liam Story	LIAM W STORY
Age: 26	
735 WADE RD	735 WADE RD
SEYMOUR, TN. 37865	SEYMOUR, TN. 37865

Categories	# / Balance
Revolving Accounts (Open)	1 / \$10,768
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$54,152
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

Total Rev Usage > 90%  
Pay \$6248 so Accts < 40%  
Too Few Open Rev Accounts  
7k+ line for 4+yr  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
No Open Mortgage  
Light Closed Rev Depth  
1 Inq Last 4-5 mo  
1 Total Inqs 4-5 mo

## Credit Alerts

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### Inquiries

CAPITAL ONE BANK USA - 04/13/25

CUDL/Y-12 FEDERAL CR - 03/26/24

KNOXVILLE TVA CREDIT - 03/26/24

CAP ONE VIA DEALER - 03/26/24

ORNL INDIRECT - 03/26/24

THE HEXAGON CO LLC - 03/26/24

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$10,768	\$11,300	95%	\$216	I	2019
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$10,768</b>	<b>\$11,300</b>	<b>95%</b>	<b>\$216</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
WESTLAKE FINANCIAL (Unsecured)	\$12,470	\$12,800	\$375	I	2025
TOYOTA FINANCIAL SER (Auto)	\$41,682	\$48,611	\$894	J	2024
<b>Totals</b>	<b>\$54,152</b>	<b>\$61,411</b>	<b>\$1,269</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$3,500	0%	\$0	I	2021
AMERICAN EXPRESS (Credit Card)	\$0	\$1,000	0%	\$0	I	2019
AMERICAN EXPRESS (Credit Card)	\$0	\$1,000	0%	\$0	I	2021
AMERICAN EXPRESS (Credit Card)	\$0	\$1,000	0%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2019
<b>Totals</b>	<b>\$0</b>	<b>\$3,500</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
WESTLAKE FINANCIAL (Unsecured)	\$12,470	\$12,800	\$375	I	2025
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No Miscellaneous Accounts					