

# Liam Story's Credit Summary

|              |            |               |             |          |
|--------------|------------|---------------|-------------|----------|
| 685          | \$1,485/mo | No            | No          | No       |
| Credit Score | Payments   | Credit Freeze | Fraud Alert | Deceased |

## 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+yrs  
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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## Inquires

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 |
| Credit Card Open Totals: (No Retail) | \$10,768 | \$11,300 | 95% | \$216   |      |      |

| 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 |
| Totals                         | \$54,152 | \$61,411 | \$1,269 |      |      |

| 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 |
| Totals                             | \$0     | \$3,500 | 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) | \$12,470 | \$12,800 | \$375   | I    | 2025 |
| TOYOTA FINANCIAL SER (Auto)    | \$41,682 | \$48,611 | \$894   | J    | 2024 |
| Totals                         | \$54,152 | \$61,411 | \$1,269 |      |      |

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