

# Fay White's Credit Summary

|                            |                               |                            |                          |                       |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|
| <b>720</b><br>Credit Score | <b>\$3,550/mo</b><br>Payments | <b>No</b><br>Credit Freeze | <b>No</b><br>Fraud Alert | <b>No</b><br>Deceased |
|----------------------------|-------------------------------|----------------------------|--------------------------|-----------------------|

## Credit Report Details

| Report Date: 09/01/2025 | Credit Report          |
|-------------------------|------------------------|
| Name: Fay White         | DEBORAH F WHITE        |
| Age: 67                 |                        |
| 5683 Marshfield Dr      | 424 BARRINGTON ROW AVE |
| Westerville, OH. 43081  | ZEBULON, NC. 27597     |

| Categories                     | # / Balance    |
|--------------------------------|----------------|
| Revolving Accounts (Open)      | 3 / \$22,373   |
| Real Estate (Open)             | 1 / \$328,253  |
| Line of Credit Accounts (Open) | 0 / \$0        |
| Installment Accounts (Open)    | 18 / \$202,186 |
| 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) | 0 / 1 |

## Credit Factors

Total Rev Usage > 75%  
Pay \$12253 so Accts < 40%  
Too Few Open Rev Accounts  
1 Rev Late in 2-4 yrs  
7k+ line for 10+ yrs  
Great Closed Rev Depth  
Existing Open Mortgage  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Military Affiliated  
Seasoned Closed Accounts  
6+ Closed RE Accounts  
Paid Off 200k+ RE/RE

## Credit Alerts

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| Late Pays        | Account    | Status           | Past Due |
|------------------|------------|------------------|----------|
| Lates +2yr: 1/30 | CRDT FIRST | Closed - 8/13/25 |          |

## Open Accounts

| Revolving Accounts                          | Balance         | Limit           | %          | Payment      | Resp | Age  |
|---|-----------------|-----------------|------------|--------------|------|------|
| USAA FEDERAL SAVINGS (Credit Card)          | \$8,783         | \$9,300         | 94%        | \$231        | I    | 2021 |
| KEY BANK NA (Credit Card)                   | \$13,590        | \$16,000        | 85%        | \$367        | I    | 2015 |
| <b>Credit Card Open Totals: (No Retail)</b> | <b>\$22,373</b> | <b>\$25,300</b> | <b>88%</b> | <b>\$598</b> |      |      |

| Line of Credit Accounts    | Balance | Limit | Payment | Resp | Age |
|----------------------------|---------|-------|---------|------|-----|
| No Line of Credit Accounts |         |       |         |      |     |

| Real Estate Accounts   | Balance          | Limit            | Payment        | Resp | Age  |
|--|------------------|------------------|----------------|------|------|
| ROCKET MORTGAGE (VA Real Estate Mortgage (Veteran's Administration)) | \$328,253        | \$332,191        | \$2,430        | I    | 2024 |
| <b>Totals</b>  | <b>\$328,253</b> | <b>\$332,191</b> | <b>\$2,430</b> |      |      |

| Installment Accounts        | Balance  | Limit    | Payment | Resp | Age  |
|-----------------------------|----------|----------|---------|------|------|
| FIFTH THIRD BANK (Auto)     | \$14,842 | \$22,004 | \$452   | I    | 2023 |
| DEPT OF ED (Education Loan) | \$1,766  | \$1,753  | \$0     | I    | 2020 |
| DEPT OF ED (Education Loan) | \$448    | \$438    | \$0     | I    | 2020 |
| DEPT OF ED (Education Loan) | \$8,721  | \$8,526  | \$0     | I    | 2020 |
| DEPT OF ED (Education Loan) | \$449    | \$439    | \$0     | I    | 2020 |
| DEPT OF ED (Education Loan) | \$1      | \$1      | \$0     | I    | 2020 |
| DEPT OF ED (Education Loan) | \$182    | \$173    | \$0     | I    | 2019 |
| DEPT OF ED (Education Loan) | \$15,418 | \$15,152 | \$0     | I    | 2019 |
| DEPT OF ED (Education Loan) | \$1,821  | \$1,753  | \$0     | I    | 2019 |
| DEPT OF ED (Education Loan) | \$1,788  | \$1,753  | \$0     | I    | 2019 |
| DEPT OF ED (Education Loan) | \$1,884  | \$1,753  | \$0     | I    | 2019 |
| DEPT OF ED (Education Loan) | \$1,977  | \$1,753  | \$0     | I    | 2018 |
| DEPT OF ED (Education Loan) | \$1,912  | \$1,753  | \$0     | I    | 2018 |
| DEPT OF ED (Education Loan) | \$1,948  | \$1,753  | \$0     | I    | 2018 |
| DEPT OF ED (Education Loan) | \$7,949  | \$7,094  | \$0     | I    | 2018 |

|                                   |                  |                  |              |   |      |
|-----------------------------------|------------------|------------------|--------------|---|------|
| DEPT OF ED (Education Loan)       | \$18,266         | \$16,821         | \$0          | I | 2018 |
| DEPT OF ED (Education Loan)       | \$3,501          | \$3,051          | \$0          | I | 2017 |
| MOHELA/SERVICING (Education Loan) | \$119,313        | \$64,904         | \$70         | I | 2006 |
| <b>Totals</b>                     | <b>\$202,186</b> | <b>\$150,874</b> | <b>\$522</b> |   |      |

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

## Closed Accounts

| Revolving Accounts                     | Balance    | Limit          | %         | Payment    | Resp | Age  |
|--|------------|----------------|-----------|------------|------|------|
| CRDT FIRST (Retail Account)            | \$0        | \$1,800        | 0%        | \$0        | I    | 2020 |
| ASHRO (Retail Account)                 | \$0        | \$900          | 0%        | \$0        | I    | 2022 |
| SYNCB/SYNC BANK CARD (Retail Account)  | \$0        | \$2,500        | 0%        | \$0        | I    | 2018 |
| Cap1/KOHL'S DEPARTMEN (Retail Account) | \$0        | \$1,000        | 0%        | \$0        | I    | 2018 |
| THD/CBNA (Retail Account)              | \$0        | \$2,501        | 0%        | \$0        | I    | 2017 |
| CRDT FIRST (Retail Account)            | \$0        | \$2,200        | 0%        | \$0        | I    | 2010 |
| SYNCB/STEINMART (Retail Account)       | \$0        | \$1,400        | 0%        | \$0        | I    | 2013 |
| SYNCB/CARE CREDIT (Retail Account)     | \$0        | \$3,000        | 0%        | \$0        | I    | 2005 |
| SYNCB/RITE RUG (Retail Account)        | \$0        | \$5,000        | 0%        | \$0        | I    | 2013 |
| SYNCB/CARE CREDIT (Retail Account)     | \$0        | \$2,000        | 0%        | \$0        | I    | 2008 |
| CITICARDS CBNA (Credit Card)           | \$0        | \$2,800        | 0%        | \$0        | I    | 2011 |
| <b>Totals</b>                          | <b>\$0</b> | <b>\$2,800</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  |
|---|------------|--------------------|------------|------|------|
| ROCKET MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))    | \$0        | \$323,535          | \$0        | I    | 2023 |
| ROCKET MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))    | \$0        | \$274,540          | \$0        | I    | 2021 |
| ROCKET MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))    | \$0        | \$130,205          | \$0        | I    | 2017 |
| ROCKET MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))    | \$0        | \$201,061          | \$0        | I    | 2016 |
| WFBNA HOME LENDING (VA Real Estate Mortgage (Veteran's Administration)) | \$0        | \$181,200          | \$0        | I    | 2014 |
| <b>Totals</b>   | <b>\$0</b> | <b>\$1,110,541</b> | <b>\$0</b> |      |      |

| Installment Accounts              | Balance          | Limit            | Payment | Resp | Age          |
|-----------------------------------|------------------|------------------|---------|------|--------------|
| FIFTH THIRD BANK (Auto)           | \$14,842         | \$22,004         | \$452   | I    | 2023         |
| DEPT OF ED (Education Loan)       | \$1,766          | \$1,753          | \$0     | I    | 2020         |
| DEPT OF ED (Education Loan)       | \$448            | \$438            | \$0     | I    | 2020         |
| DEPT OF ED (Education Loan)       | \$8,721          | \$8,526          | \$0     | I    | 2020         |
| DEPT OF ED (Education Loan)       | \$449            | \$439            | \$0     | I    | 2020         |
| DEPT OF ED (Education Loan)       | \$1              | \$1              | \$0     | I    | 2020         |
| DEPT OF ED (Education Loan)       | \$182            | \$173            | \$0     | I    | 2019         |
| DEPT OF ED (Education Loan)       | \$15,418         | \$15,152         | \$0     | I    | 2019         |
| DEPT OF ED (Education Loan)       | \$1,821          | \$1,753          | \$0     | I    | 2019         |
| DEPT OF ED (Education Loan)       | \$1,788          | \$1,753          | \$0     | I    | 2019         |
| DEPT OF ED (Education Loan)       | \$1,884          | \$1,753          | \$0     | I    | 2019         |
| DEPT OF ED (Education Loan)       | \$1,977          | \$1,753          | \$0     | I    | 2018         |
| DEPT OF ED (Education Loan)       | \$1,912          | \$1,753          | \$0     | I    | 2018         |
| DEPT OF ED (Education Loan)       | \$1,948          | \$1,753          | \$0     | I    | 2018         |
| DEPT OF ED (Education Loan)       | \$7,949          | \$7,094          | \$0     | I    | 2018         |
| DEPT OF ED (Education Loan)       | \$18,266         | \$16,821         | \$0     | I    | 2018         |
| DEPT OF ED (Education Loan)       | \$3,501          | \$3,051          | \$0     | I    | 2017         |
| MOHELA/SERVICING (Education Loan) | \$119,313        | \$64,904         | \$70    | I    | 2006         |
| <b>Totals</b>                     | <b>\$202,186</b> | <b>\$150,874</b> |         |      | <b>\$522</b> |

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