

Dale Stover's Credit Summary

| | | | | |
|--------------|------------|---------------|-------------|----------|
| 678 | \$1,552/mo | No | No | No |
| Credit Score | Payments | Credit Freeze | Fraud Alert | Deceased |

Credit Report Details

| | |
|-------------------------|---------------------|
| Report Date: 09/01/2025 | Credit Report |
| Name: Dale Stover | DALE J STOVER |
| Age: 64 | |
| Po Box 1954 | PO BOX 1954 |
| Cheyenne, WY. 82003 | CHEYENNE, WY. 82003 |

| Categories | # / Balance |
|--------------------------------|--------------|
| Revolving Accounts (Open) | 4 / \$34,442 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 1 / \$907 |
| Installment Accounts (Open) | 1 / \$10,450 |
| Miscellaneous Accounts (Open) | 0 / \$0 |

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

Credit Factors

1 Over Limit Accnt
Total Rev Usage > 90%
Pay \$20154 so Accts < 40%
1 Chrgd Off Rev Acct
2 Rev Lates in 2-4 yrs
7k+ line for 12+yrs
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
No Open Mortgage
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

| Collections/Charge Offs | Remarks | Status | Age | Balance |
|-------------------------|--|------------------|------|---------|
| WELLS FARGO CARD SER | Account paid for less than full balance. | Closed - 6/11/21 | 2017 | \$0 |

Inquires

CITIBANK NA., BEST B - 04/03/25

CITIBANK NA., BEST B - 08/12/24

ONEMAIN - 07/08/24

| Late Pays | Account | Status | Past Due |
|------------------|-------------------|-------------------|----------|
| Lates +2yr: 1/30 | WARREN FEDERAL CU | Open | |
| Lates +2yr: 1/30 | SYNCB/PAYPAL | Closed - 11/14/23 | |

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|--|----------|----------|------|---------|------|------|
| SYNCB/LOWES (Retail Account) | \$0 | \$1,500 | 0% | \$0 | I | 2024 |
| WARREN FEDERAL CU (Line of Credit) | \$907 | \$2,000 | 45% | \$65 | I | 2022 |
| BESTBUY/CBNA (Credit Card) | \$515 | \$2,000 | 26% | \$59 | I | 2024 |
| CITICARDS CBNA (Flexible Spending Credit Card) | \$9,971 | \$9,700 | 103% | \$643 | I | 2017 |
| WARREN FEDERAL CU (Credit Card) | \$23,956 | \$25,000 | 96% | \$479 | I | 2012 |
| Credit Card Open Totals: (No Retail) | \$35,349 | \$36,700 | 96% | \$1,246 | | |

| Line of Credit Accounts | Balance | Limit | Payment | Resp | Age |
|------------------------------------|---------|---------|---------|------|------|
| WARREN FEDERAL CU (Line of Credit) | \$907 | \$2,000 | \$65 | I | 2022 |
| Totals | \$907 | \$0 | \$65 | | |

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

| Installment Accounts | Balance | Limit | Payment | Resp | Age |
|--------------------------------|----------|----------|---------|------|------|
| WESTLAKE FINANCIAL (Unsecured) | \$10,450 | \$11,000 | \$306 | I | 2025 |
| Totals | \$10,450 | \$11,000 | \$306 | | |

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

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---|------------|-----------------|-----------|------------|------|------|
| SYNCB/CARE CREDIT (Retail Account) | \$0 | \$3,000 | 0% | \$0 | I | 2013 |
| THD/CBNA (Retail Account) | \$0 | \$5,000 | 0% | \$0 | I | 2013 |
| AQUA FINANCE (Line of Credit) | \$0 | \$8,000 | 0% | \$0 | J | 2018 |
| SEARS/CBNA (Retail Account) | \$0 | \$2,200 | 0% | \$0 | I | 2011 |
| SYNCB/PAYPAL (Credit Card) | \$0 | \$3,000 | 0% | \$0 | I | 2020 |
| WELLS FARGO CARD SER (Flexible Spending Credit Card) | \$0 | \$15,350 | 0% | \$0 | I | 2017 |
| CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility)) | \$0 | \$900 | 0% | \$0 | I | 2002 |
| WELLS FARGO CARD SER (Credit Card) | \$0 | \$6,500 | 0% | \$0 | I | 2011 |
| WARREN FEDERAL CU (Credit Card) | \$0 | \$8,500 | 0% | \$0 | I | 2012 |
| DISCOVER CARD (Credit Card) | \$0 | \$6,000 | 0% | \$0 | I | 2012 |
| Totals | \$0 | \$40,250 | 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) | \$10,450 | \$11,000 | \$306 | I | 2025 |
| Totals | \$10,450 | \$11,000 | \$306 | | |

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