

## Elaine Douty's Credit Summary

<b>514</b> Credit Score	<b>\$948/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: Elaine Douty	ELAINE E DOUTY
Age: 60	
2812 W Holladay St	2812 W HOLLADAY ST
Tucson, AZ. 85746	TUCSON, AZ. 85746

Categories	# / Balance
Revolving Accounts (Open)	13 / \$9,645
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	2 / \$30,522
Miscellaneous Accounts (Open)	0 / \$0

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

### Credit Factors

4 Over Limit Acnt  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$5785 so Accts < 40%  
1 Rev Late in 0-3 mo  
No Open Rev Credit Lines  
1 Charged Off Acct  
No 3k+ Lines  
No Closed Rev Depth  
Avg Age Open  
8+ Rev Accnts with Balances  
No Open Mortgage  
8+ New Accnts Last 2yrs  
No Rev Acct Open 10K 2yr  
1 Inq Last 4-5 mo  
1 Inqs Fall Off In 30 Days  
1 Total Inqs 4-5 mo  
1 Total Inqs 5-6 mo

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
VANTAGEWEST CREDIT U	Paid charge off.	Closed - 4/14/24	2020	\$0

### Inquiries

WEBBANK/ATLS/IMAGINE - 04/14/25

TBOM/FORTIVA MC - 03/18/25

CAPITAL ONE - 02/28/25

CAPITAL ONE BANK USA - 02/28/25

AMERICAN REPORTING C - 10/14/24

XACTUS LLC - 08/12/24

EMSNAVYFCU - 04/02/24

XACTUS LLC - 02/19/24

Late Pays	Account	Status	Past Due
Past Due - 09/25	SYNOVUS/FIRST PROGRE	Open	\$205

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SEZZLE INC (Line of Credit)	\$0	\$750	0%	\$46	I	2022
CREDIT ONE BANK (Credit Card)	\$479	\$500	96%	\$30	I	2025
WEBBANK/ONEMAIN (Credit Card)	\$513	\$500	103%	\$25	I	2025
THE BANK OF MISSOURI (Credit Card)	\$726	\$750	97%	\$45	I	2025
AVANT / WEBBANK (Credit Card)	\$282	\$300	94%	\$25	I	2025
TBOM/FORTIVA MC (Credit Card)	\$976	\$1,000	98%	\$49	I	2025
WEBBANK/ATLS/IMAGINE (Credit Card)	\$983	\$1,000	98%	\$49	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$293	\$300	98%	\$25	I	2025
Continental Finance (Credit Card)	\$472	\$500	94%	\$45	I	2025
CB INDIGO (Credit Card)	\$1,016	\$1,000	102%	\$51	I	2025
TBOM MIL (Credit Card)	\$675	\$700	96%	\$40	I	2025
MERRICK BANK (Credit Card)	\$879	\$900	98%	\$35	I	2025
SYNOVUS/FIRST PROGRE (Credit Card)	\$232	\$200	116%	\$43	I	2021
SYNOVUS/FIRST PROGRE (Credit Card)	\$2,119	\$2,000	106%	\$106	I	2021
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$9,645</b>	<b>\$9,650</b>	<b>100%</b>	<b>\$614</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
SEZZLE INC (Line of Credit)	\$0	\$750	\$46	I	2022
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$46</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,425	\$12,000	\$334	I	2025
DEPT OF ED/AIDVANTAG (Education Loan)	\$19,097	\$7,743	\$0	I	2000
<b>Totals</b>	<b>\$30,522</b>	<b>\$19,743</b>	<b>\$334</b>		

**Miscellaneous Accounts**

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
MCBURBEROD FINANCIAL (Credit Line Secured)	\$0	\$1,000		\$0	I	2022
Totals	\$0	\$1,000		\$0		
Real Estate Accounts	Balance	Limit		Payment	Resp	Age
No Real Estate Accounts						
Installment Accounts	Balance	Limit		Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,425	\$12,000		\$334	I	2025
DEPT OF ED/AIDVANTAG (Education Loan)	\$19,097	\$7,743		\$0	I	2000
Totals	\$30,522	\$19,743		\$334		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						