

Venitia Dickerson's Credit Summary

653	\$715/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Venitia Dickerson	VENITIA OSHANTIA DICKERSON
Age: 50	
7350 Jefferson Hwy	7350 JEFFERSON HWY #485-33
Baton Rouge, LA. 70806	BATON ROUGE, LA. 70806

Categories	# / Balance
Revolving Accounts (Open)	5 / \$4,393
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	7 / \$55,220
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	1 / 7

Credit Factors

2 Over Limit Acct
Light Open Rev Depth
Avg Age Open
5 RE Lates in 2-4 yrs
2 Rev Lates in 2-4 yrs
10k+ lines
Seasoned Closed Accounts
Good Closed Rev Depth
1+ Closed Rev Acnts
10+ Closed RE Accounts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
30 - 09/23	LEAD BANK	Open	
Lates +2yr: 1/30, 1/60			
Lates +2yr: 5/90+	DEPT OF ED	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$1,858	\$10,000	19%	\$75	I	2025
NEIGHBORS FEDERAL CR (Credit Card)	\$0	\$3,000	0%	\$0	I	2024
CREDIT ONE BANK (Credit Card)	\$1,210	\$1,200	101%	\$61	I	2024
AVANT / WEBBANK (Credit Card)	\$1,011	\$1,000	101%	\$55	I	2022
LEAD BANK (Secured Credit Card)	\$314	\$725	43%	\$0	I	2021
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$809	0%	\$0	I	2021
Credit Card Open Totals: (No Retail)	\$4,393	\$16,734	26%	\$191		

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)	\$10,883	\$12,000	\$334	I	2024
LEAD BANK (Secured)	\$233	\$511	\$25	I	2024
DEPT OF ED (Education Loan)	\$10,840	\$10,248	\$0	I	2024
DEPT OF ED (Education Loan)	\$11,128	\$10,252	\$0	I	2024
REPUBLIC FINANCE, IN (Note Loan)	\$2,076	\$3,161	\$165	I	2024
DEPT OF ED (Education Loan)	\$15,381	\$13,668	\$0	I	2022
DEPT OF ED (Education Loan)	\$4,679	\$4,279	\$0	I	2018
Totals	\$55,220	\$54,119	\$524		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$809	\$0	I	2021
Totals	\$0	\$809	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JC PENNEYS (Retail Account)	\$0	\$413	0%	\$0	I	1995
SYNCB/CARE CREDIT (Retail Account)	\$0	\$5,000	0%	\$0	I	2008
Totals	\$0	\$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					

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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
950 Credit, Inc (Rental Agreement)	\$0	\$1,350	\$0	J	2018
Totals	\$0	\$1,350	\$0		