

Bellmon Hicks's Credit Summary

534	\$2,120/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Bellmon Hicks	BELLMON D HICKS 3
Age: 38	
7909 Elmwood Ln	7909 ELMWOOD LN
Fredericksburg, VA. 22407	FREDERICKSBRG, VA. 22407

Categories	# / Balance
Revolving Accounts (Open)	2 / \$10,538
Real Estate (Open)	1 / \$224,088
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$165,896
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

\$10538 Unpaid Collection(s)
2 RE Lates in 0-3 mo
2 Over Limit Acctnt
Current Lates (PENNYMAC LOAN SERVIC, an
Total Rev Usage > 90%
Past Due Not Late
Pay \$8638 so Accts < 40%
1 Chrgd Off Rev Acct
3 RE Lates in 12-24 mo
2 RE Lates in 4-6 mo
1 Charged Off Acct
Too Few Open Rev Accounts
5 RE Lates in 2-4 yrs
No 5k+ Lines
2 Rev Lates in 2-4 yrs
Ok Open Rev Depth
Good Closed Rev Depth
Seasoned Closed Accounts
1+ Closed Rev Accnts
7+ Closed RE Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2013	\$5,343
CAPITAL ONE BANK USA	Account previously in dispute - Now resolved by	Closed - 4/16/24	2013	\$5,195

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Late Pays	Account	Status	Past Due
60 - 07/25, 90 - 06/25, 30 - 04/25 Lates +2yr: 2/30	PENNYMAC LOAN SERVIC	Open	\$5233
60 - 07/25 Lates +2yr: 2/30	MOHELA/SERVICING	Open	\$1505
30 - 06/24, 60 - 05/24, 30 - 04/24 Lates +2yr: 2/30, 1/60	SYNCB/AMAZON PLCC	Closed - 12/20/24	
	WESTLAKE SERVICE INC	Closed - 7/31/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$5,343	\$4,750	112%	\$0	I	2013
CAPITAL ONE BANK USA (Credit Card)	\$5,195	\$4,750	109%	\$0	I	2013
Credit Card Open Totals: (No Retail)	\$10,538	\$9,500	111%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PENNYMAC LOAN SERVIC (FHA Real Estate Mortgage)	\$224,088	\$245,471	\$1,744	I	2020
Totals	\$224,088	\$245,471	\$1,744		

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$135,346	\$110,784	\$0	I	2018
MOHELA/SERVICING (Education Loan)	\$30,550	\$15,000	\$376	J	2007
Totals	\$165,896	\$125,784	\$376		

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	\$1,570	0%	\$0	I	2021
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					

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$135,346	\$110,784	\$0	I	2018
MOHELA/SERVICING (Education Loan)	\$30,550	\$15,000	\$376	J	2007
Totals	\$165,896	\$125,784	\$376		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					