

Steven Alls's Credit Summary

| | | | | |
|--------------|-----------------|---------------|-------------|-----------|
| 491 | \$529/mo | No | Yes | No |
| Credit Score | Payments | Credit Freeze | Fraud Alert | Deceased |

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|-------------------------|-----------------------|
| Name: Steven Alls | STEVEN T ALLS |
| Age: 37 | |
| 2203 Laverne Dr NW | 2203 LAVERNE DR NW |
| Huntsville, AL. 35810 | HUNTSVILLE, AL. 35810 |

| Categories | # / Balance |
|--------------------------------|--------------|
| Revolving Accounts (Open) | 1 / \$820 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 8 / \$35,583 |
| Miscellaneous Accounts (Open) | 0 / \$0 |

| Credit Alerts | # |
|-----------------------------|--------|
| Public Records | 0 |
| Collections (Open/Closed) | 0 / 1 |
| Inquires (Last 6 Months) | 0 |
| Late Pays (Last 2/2+ Years) | 26 / 0 |

Credit Factors

7 RE Lates in 4-6 mo
15 RE Lates in 6-12 mo
Current Lates (CREDIT ONE BANK)
2 Over Limit Acnt
Current Lates (CAPITAL ONE BANK USA)
Total Rev Usage > 90%
Pay \$700 so Accts < 40%
2 Rev Lates in 0-3 mo
2 Rev Lates in 4-6 mo
No Open 1k+ Lines
No Open Rev Credit Lines
1 Charged Off Accts
Too Few Open Rev Accounts
Avg Age Open
No Closed Rev Depth
10+ Closed RE Accounts
No Open Mortgage
Fraud Alert
No Rev Acct Open 10K 2yr

Credit Alerts

| Collections/Charge Offs | Remarks | Status | Age | Balance |
|--|---|------------------|----------|---------|
| CAPITAL ONE AUTO FIN | Account previously in dispute - Now resolved by | Closed - 1/27/25 | 2014 | \$0 |
| Late Pays | Account | Status | Past Due | |
| 60 - 07/25, 30 - 06/25 | CAPITAL ONE BANK USA | Open | \$13 | |
| 120 - 04/25, 120 - 03/25, 90 - 02/25, 90 - 01/25 | DEPT OF ED/AIDVANTAG | Open | | |
| 120 - 04/25, 120 - 03/25, 90 - 02/25, 90 - 01/25 | DEPT OF ED/AIDVANTAG | Open | | |
| 120 - 04/25, 120 - 03/25, 90 - 02/25, 90 - 01/25 | DEPT OF ED/AIDVANTAG | Open | | |
| 120 - 04/25, 120 - 03/25, 90 - 02/25, 90 - 01/25 | DEPT OF ED/AIDVANTAG | Open | | |
| 120 - 04/25, 120 - 03/25, 90 - 02/25, 90 - 01/25 | DEPT OF ED/AIDVANTAG | Open | | |
| 90 - 05/25 | DEPT OF ED | Open | | |
| 90 - 05/25 | DEPT OF ED | Open | | |
| 60 - 07/25, 30 - 06/25 | CREDIT ONE BANK | Closed - 8/25/25 | | |

Open Accounts

| Category | | Balance | Limit | % | Payment | Resp | Age |
|---|--|-----------------|-----------------|-------------|--------------|------|------|
| Revolving Accounts | | | | | | | |
| CAPITAL ONE BANK USA (Credit Card) | | \$340 | \$300 | 113% | \$25 | I | 2025 |
| CREDIT ONE BANK (Credit Card) | | \$480 | \$300 | 160% | \$30 | I | 2024 |
| Credit Card Open Totals: (No Retail) | | \$820 | \$600 | 137% | \$55 | | |
| Line of Credit Accounts | | | | | | | |
| No Line of Credit Accounts | | | | | | | |
| Real Estate Accounts | | | | | | | |
| No Real Estate Accounts | | | | | | | |
| Installment Accounts | | | | | | | |
| WESTLAKE FINANCIAL (Unsecured) | | \$10,695 | \$11,000 | | \$322 | I | 2024 |
| DEPT OF ED/AIDVANTAG (Education Loan) | | \$3,871 | \$4,500 | | \$44 | I | 2009 |
| DEPT OF ED/AIDVANTAG (Education Loan) | | \$2,033 | \$2,000 | | \$24 | I | 2009 |
| DEPT OF ED/AIDVANTAG (Education Loan) | | \$3,115 | \$1,750 | | \$36 | I | 2008 |
| DEPT OF ED/AIDVANTAG (Education Loan) | | \$4,302 | \$4,000 | | \$52 | I | 2008 |
| DEPT OF ED/AIDVANTAG (Education Loan) | | \$2,155 | \$1,000 | | \$26 | I | 2008 |
| DEPT OF ED (Education Loan) | | \$4,785 | \$1,776 | | \$0 | I | 2008 |
| DEPT OF ED (Education Loan) | | \$4,627 | \$2,625 | | \$0 | I | 2006 |
| Totals | | \$35,583 | \$28,651 | | \$504 | | |
| Miscellaneous Accounts | | | | | | | |
| No Miscellaneous Accounts | | | | | | | |

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---------------------------------------|-----------------|-----------------|---|--------------|------|------|
| No Revolving Accounts | | | | | | |
| 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) | \$10,695 | \$11,000 | | \$322 | I | 2024 |
| DEPT OF ED/AIDVANTAG (Education Loan) | \$3,871 | \$4,500 | | \$44 | I | 2009 |
| DEPT OF ED/AIDVANTAG (Education Loan) | \$2,033 | \$2,000 | | \$24 | I | 2009 |
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| DEPT OF ED (Education Loan) | \$4,785 | \$1,776 | | \$0 | I | 2008 |
| DEPT OF ED (Education Loan) | \$4,627 | \$2,625 | | \$0 | I | 2006 |
| Totals | \$35,583 | \$28,651 | | \$504 | | |
| Miscellaneous Accounts | Balance | Limit | | Payment | Resp | Age |
| No Miscellaneous Accounts | | | | | | |