

## Lawana Hill's Credit Summary

<b>572</b> Credit Score	<b>\$3,663/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: Lawana Hill	ANTONIO LARRY HILL JR
Age: 44	
6069 NEWINGTON PL	6069 NEWINGTON PL
SUFFOLK, VA. 23435	SUFFOLK, VA. 23435

Categories	# / Balance
Revolving Accounts (Open)	13 / \$54,777
Real Estate (Open)	1 / \$212,712
Line of Credit Accounts (Open)	1 / \$24,964
Installment Accounts (Open)	1 / \$8,836
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	11 / 0

### Credit Factors

\$5063 Unpaid Collection(s)  
4 Rev Lates in 4-6 mo  
Current Lates (Bank of America, and BARCLAY)  
2 Over Limit Acnt  
Current Lates (PENTAGON - BANKCARD, and  
Total Rev Usage > 40%  
Past Due Not Late  
Pay \$34445 so Accts < 40%  
5 Rev Lates in 0-3 mo  
1 Chrgd Off Rev Acct  
2 RE Lates in 4-6 mo  
1 RE Late in 0-3 mo  
Rev Bal > \$50,000  
Less than 5 yrs  
7k+ line for 4+yrs  
Great Closed Rev Depth  
Existing Open Mortgage  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 10k  
Paid Off 200k+ RE/RE  
Seasoned Closed Accounts  
8+ Rev Accnts with Balances

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
DISCOVER CARD	Charged off account.	Open	2024	\$5,063
Late Pays		Account	Status	Past Due
60 - 07/25, 30 - 06/25		PENTAGON - BANKCARD	Open	\$352
30 - 06/25		CITICARDS CBNA	Open	\$98
60 - 07/25		JPMCB CARD SERVICES	Open	\$359
60 - 06/25, 30 - 05/25		BEST EGG	Open	\$1936
60 - 07/25, 30 - 06/25		Bank of America	Closed - 8/15/25	
60 - 07/25, 30 - 06/25		BARCLAYS BANK DELAWA	Closed - 8/7/25	
		U.S. Bank	Closed - 7/31/25	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$2,500	\$17,200	15%	\$364	I	2024
SYNCB/ROOMS TO GO (Retail Account)	\$0	\$6,000	0%	\$0	I	2021
SYNCB/LOWES (Retail Account)	\$0	\$8,000	0%	\$0	I	2020
MACYS/CITIBANK NA (Retail Account)	\$0	\$2,300	0%	\$0	I	2015
PENTAGON - BANKCARD (Credit Card)	\$6,026	\$6,100	99%	\$121	I	2024
DISCOVER CARD (Credit Card)	\$5,063	\$5,600	90%	\$0	I	2024
CITICARDS CBNA (Flexible Spending Credit Card)	\$2,752	\$2,730	101%	\$106	I	2024
JPMCB CARD SERVICES (Business Credit Card (individual has primary responsibility))	\$6,617	\$7,500	88%	\$203	I	2024
ALLIANT CREDIT UNION (Credit Card)	\$5,083	\$5,500	92%	\$153	I	2024
APPLE CARD - GS BANK (Credit Card)	\$1,380	\$10,150	14%	\$25	I	2022
NAVY FEDERAL CREDIT (Credit Card)	\$1,164	\$38,000	3%	\$26	I	2021
SYNCB/PAYPAL (Credit Card)	\$2,257	\$10,000	23%	\$30	I	2018
BAYPORT CREDIT UNIO (Credit Card)	\$2,059	\$13,500	15%	\$31	I	2014
Bank of America (Credit Card)	\$9,969	\$15,000	66%	\$339	I	2024
BARCLAYS BANK DELAWA (Credit Card)	\$2,897	\$2,600	111%	\$131	I	2016
U.S. Bank (Credit Card)	\$7,010	\$7,700	91%	\$111	I	2024
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$54,777</b>	<b>\$124,380</b>	<b>44%</b>	<b>\$1,640</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
SHELLPOINT MORTGAGE (Home Equity Line of Credit)	\$24,964	\$73,500	\$234	I	2024
<b>Totals</b>	<b>\$24,964</b>	<b>\$0</b>	<b>\$234</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FREEDOM MORTGAGE (FHA Real Estate Mortgage)	\$212,712	\$241,473	\$1,724	I	2021
<b>Totals</b>	<b>\$212,712</b>	<b>\$241,473</b>	<b>\$1,724</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
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BEST EGG (Unsecured)	\$8,836	\$20,500	\$646	I	2023
<b>Totals</b>	<b>\$8,836</b>	<b>\$20,500</b>	<b>\$646</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$0	\$28,700	0%	\$0	I	2023
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$6,000	0%	\$0	I	2018
SYNCB/VALUE CITY FUR (Retail Account)	\$0	\$5,000	0%	\$0	I	2014
SYNCB/CARE CREDIT (Retail Account)	\$0	\$6,000	0%	\$0	I	2017
SYNCB/SYNC BANK SPOR (Retail Account)	\$0	\$4,500	0%	\$0	I	2016
SYNCB/ASHLEY HOME ST (Retail Account)	\$0	\$2,500	0%	\$0	I	2017
SYNCB/BOSE (Retail Account)	\$0	\$4,500	0%	\$0	I	2016
SYNCB/CITGO PLCC (Retail Account)	\$0	\$200	0%	\$0	I	2014
BESTBUY/CBNA (Credit Card)	\$0	\$4,000	0%	\$0	I	2022
BESTBUY/CBNA (Credit Card)	\$0	\$1,000	0%	\$0	I	2016
<b>Totals</b>	<b>\$0</b>	<b>\$5,000</b>	<b>0%</b>	<b>\$0</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FREEDOM MORTGAGE (FHA Real Estate Mortgage)	\$0	\$253,326	\$0	I	2017
FLAGSTAR BANK (FHA Real Estate Mortgage)	\$0	\$253,326	\$0	I	2017
CENLAR FEDERAL SAVIN (FHA Real Estate Mortgage)	\$0	\$253,326	\$0	I	2017
<b>Totals</b>	<b>\$0</b>	<b>\$759,978</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
BEST EGG (Unsecured)	\$8,836	\$20,500	\$646	I	2023
<b>Totals</b>	<b>\$8,836</b>	<b>\$20,500</b>	<b>\$646</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					