

## Daven Wilson's Credit Summary

<b>645</b>	<b>\$1,876/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Daven Wilson	DAVEN WILSON
Age: 29	
2912 Elmridge Dr	14175 DALLAS PKWY APT 1330
Flower Mound, TX. 75022	DALLAS, TX. 75254

Categories	# / Balance
Revolving Accounts (Open)	5 / \$35,110
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$51,143
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)	4 / 0

### Credit Factors

\$11877 Unpaid Collection(s)  
2 Over Limit Acnt  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$23215 so Accts < 40%  
1 Chrgd Off Rev Acct  
1 Rev Late in 4-6 mo  
1 Rev Late in 6-12 mo  
2 Rev Lates in 12-24 mo  
Less than 5 yrs  
7k+ line for 4+ yrs  
Ok Open Rev Depth  
Ok Closed Rev Depth  
2+ Closed Rev Accnts  
Seasoned Closed Accounts  
Closed Accnts Over 5k  
No Open Mortgage

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
AMERICAN EXPRESS	Charged off account. Account closed by credit gr	Open	2022	\$11,877
Late Pays		Account	Status	Past Due
30 - 06/25, 30 - 03/25, 30 - 09/24, 30 - 04/24		CAPITAL ONE BANK USA	Closed - 8/20/25	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
NEBRASKA FURNITURE M (Retail Account)	\$0	\$6,000	0%	\$0	I	2020
AMERICAN EXPRESS (Flexible Spending Credit Card)	\$11,877	\$11,838	100%	\$0	I	2022
DISCOVER CARD (Credit Card)	\$2,485	\$3,000	83%	\$79	I	2022
DISCOVER CARD (Credit Card)	\$13,057	\$13,000	100%	\$302	I	2021
JPMCB CARD SERVICES (Credit Card)	\$1,871	\$1,900	98%	\$64	I	2021
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$304	\$1,000	30%	\$25	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$5,516	\$6,500	85%	\$208	I	2019
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$35,110</b>	<b>\$37,238</b>	<b>94%</b>	<b>\$678</b>		

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)	\$11,155	\$11,800	\$330	I	2025
US BANK (Auto)	\$39,988	\$69,277	\$1,101	I	2022
<b>Totals</b>	<b>\$51,143</b>	<b>\$81,077</b>	<b>\$1,431</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2016
<b>Totals</b>	<b>\$0</b>	<b>\$500</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
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,155	\$11,800	\$330	I	2025
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					