

NeShawna Davis's Credit Summary

523 Credit Score	\$494/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: NeShawna Davis	NESHAWNA D DAVIS
Age: 56	
1191 MAGNOLIA AVE	1191 MAGNOLIA AVE STE D192
CORONA, CA. 92879	CORONA, CA. 92879

Categories	# / Balance
Revolving Accounts (Open)	3 / \$8,098
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$12,540
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	2 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	3 / 1

Credit Factors

\$6375 Unpaid Collection(s)
Current Lates (SYNCB/SAMS CLUB)
4 Over Limit Acctn
Current Lates (ROBINHOOD/COASTAL CO)
Total Rev Usage > 90%
Past Due Not Late
Pay \$5778 so Accts < 40%
3 Rev Lates in 0-3 mo
1 Chrgd Off Rev Acct
1 Charged Off Accts
1 Rev Late in 6-12 mo
No Closed Rev Depth
No 5k+ Lines
1 Rev Late in 2-4 yrs
Less than 5 yrs
Ok Open Rev Depth
1+ Closed Rev Accnts
Seasoned Closed Accounts
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
LENDINGCLUB BANK NA	Charged off account. Fixed rate.	Open	2022	\$920
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2019	\$5,455

Inquiries

REGIONAL FINANCE - 03/06/25

Late Pays	Account	Status	Past Due
30 - 07/25	ROBINHOOD/COASTAL CO	Open	\$92
30 - 02/25	Bank of America	Open	\$59
Lates +2yr: 1/30			
30 - 07/25	SYNCB/SAMS CLUB	Closed - 8/21/25	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
ROBINHOOD/COASTAL CO (Credit Card)	\$1,249	\$1,000	125%	\$42	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$5,455	\$4,500	121%	\$0	I	2019
Bank of America (Credit Card)	\$383	\$300	128%	\$49	I	2018
SYNCB/SAMS CLUB (Retail Account)	\$1,011	\$710	142%	\$72	I	2021
Credit Card Open Totals: (No Retail)	\$8,098	\$5,800	140%	\$163		

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
REGIONAL FINANCE (Unsecured)	\$3,135	\$3,000	\$153	I	2024
WESTLAKE FINANCIAL (Unsecured)	\$8,485	\$9,000	\$250	I	2024
LENDINGCLUB BANK NA (Unsecured)	\$920	\$920	\$0	I	2022
Totals	\$12,540	\$12,920	\$403		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/PAYPAL (Credit Card)	\$0	\$570	0%	\$0	I	2017
Totals	\$0	\$570	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
REGIONAL FINANCE (Unsecured)	\$3,135	\$3,000		\$153	I	2024
WESTLAKE FINANCIAL (Unsecured)	\$8,485	\$9,000		\$250	I	2024
LENDINGCLUB BANK NA (Unsecured)	\$920	\$920		\$0	I	2022
Totals	\$12,540	\$12,920		\$403		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						