

Pamela Posdal's Credit Summary

| | | | | |
|--------------|-----------------|---------------|-------------|-----------|
| 470 | \$279/mo | No | No | No |
| Credit Score | Payments | Credit Freeze | Fraud Alert | Deceased |

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|-------------------------|-------------------------|
| Name: Pamela Posdal | PAMELA L POSDAL |
| Age: 56 | |
| 1109 Yorkshire Ct | 1109 YORKSHIRE CT APT D |
| Elgin, IL. 60120 | ELGIN, IL. 60120 |

| Categories | # / Balance |
|--------------------------------|--------------|
| Revolving Accounts (Open) | 4 / \$2,795 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 6 / \$14,635 |
| Miscellaneous Accounts (Open) | 0 / \$0 |

| Credit Alerts | # |
|-----------------------------|--------|
| Public Records | 1 |
| Collections (Open/Closed) | 1 / 0 |
| Inquires (Last 6 Months) | 0 |
| Late Pays (Last 2/2+ Years) | 21 / 7 |

Credit Factors

1 Unpaid Collection
6 RE Lates in 0-3 mo
18 RE Lates in 4-6 mo
2 Over Limit Acctnt
Current Lates (CAPITAL ONE BANK USA)
Total Rev Usage > 90%
Past Due Not Late
C-7/11 BK in Last 7 yrs
Pay \$1007 so Accts < 40%
2 Rev Lates in 0-3 mo
No Open 1k+ Lines
No Open Rev Credit Lines
1 Rev Late in 4-6 mo
BK w/ Neg Credit
Avg Age Open
7 RE Lates in 4+ yrs
\$601 Unpaid Collections
Seasoned Closed Accounts
3+ Closed Rev Accnts
Good Closed Rev Depth
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Public Records

Bankruptcy Discharged CH-7 Discharged CH-7 - 01/31/2020

| Collections/Charge Offs | Remarks | Status | Age | Balance |
|-------------------------|---------|--------|------|---------|
| CORTLAND ESTATES APTS | | Open | 2022 | \$601 |

| Late Pays | Account | Status | Past Due |
|--------------------------------------|----------------------|-----------------|----------|
| Past Due - 09/25 | CAPITAL ONE BANK USA | Open | \$40 |
| 30 - 07/25, 30 - 06/25 | CAPITAL ONE BANK USA | Open | \$27 |
| 120 - 06/25, 120 - 05/25, 90 - 04/25 | DEPT OF ED | Open | \$122 |
| 120 - 06/25, 120 - 05/25, 90 - 04/25 | DEPT OF ED | Open | \$118 |
| 120 - 06/25, 120 - 05/25, 90 - 04/25 | DEPT OF ED | Open | \$73 |
| 120 - 06/25, 120 - 05/25, 90 - 04/25 | DEPT OF ED | Open | \$100 |
| 120 - 06/25, 120 - 05/25, 90 - 04/25 | DEPT OF ED | Open | \$304 |
| 120 - 06/25, 120 - 05/25, 90 - 04/25 | DEPT OF ED | Open | \$234 |
| Lates +2yr: 3/30, 4/60 | ALLY FINANCIAL | Closed - 7/3/21 | |

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---|----------------|----------------|-------------|--------------|------|------|
| COMENITYCAPITAL/ULTA (Retail Account) | \$356 | \$400 | 89% | \$37 | I | 2023 |
| CAPITAL ONE BANK USA (Credit Card) | \$638 | \$500 | 128% | \$61 | I | 2024 |
| CAPITAL ONE BANK USA (Credit Card) | \$573 | \$500 | 115% | \$25 | I | 2023 |
| Credit Card Open Totals: (No Retail) | \$1,567 | \$1,000 | 157% | \$123 | | |

| Revolving Accounts - Authorized User | Balance | Limit | % | Payment | Resp | Age |
|--------------------------------------|----------------|----------------|------------|-------------|------|------|
| EXXNMOBIL/CBNA (Credit Card) | \$1,228 | \$3,500 | 35% | \$29 | A | 1965 |
| Totals | \$1,228 | \$3,500 | 35% | \$29 | | |

| 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 (Education Loan) | \$1,910 | \$1,890 | \$20 | I | 2020 |
| DEPT OF ED (Education Loan) | \$1,837 | \$1,818 | \$19 | I | 2020 |
| DEPT OF ED (Education Loan) | \$1,137 | \$1,125 | \$12 | I | 2019 |
| DEPT OF ED (Education Loan) | \$1,555 | \$1,500 | \$16 | I | 2019 |
| DEPT OF ED (Education Loan) | \$4,631 | \$4,324 | \$50 | I | 2018 |
| DEPT OF ED (Education Loan) | \$3,565 | \$3,500 | \$39 | I | 2018 |
| Totals | \$14,635 | \$14,157 | \$156 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---------------------------------------|------------|--------------|-----------|------------|------|------|
| MACYS/CITIBANK NA (Retail Account) | \$0 | \$100 | 0% | \$0 | I | 2007 |
| COMENITYBANK/ROOMPLA (Retail Account) | \$0 | \$3,000 | 0% | \$0 | I | 2007 |
| SYNCBPAYPALSMARTCONN (Retail Account) | \$0 | \$500 | 0% | \$0 | I | 2005 |
| SYNCB/JC PENNEYS (Retail Account) | \$0 | \$549 | 0% | \$0 | I | 1989 |
| SYNCB/JC PENNEYS (Retail Account) | \$0 | \$130 | 0% | \$0 | I | 2003 |
| SYNCB/OLD NAVY DC (Credit Card) | \$0 | \$124 | 0% | \$0 | I | 2008 |
| Totals | \$0 | \$124 | 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 (Education Loan) | \$1,910 | \$1,890 | \$20 | I | 2020 |
| DEPT OF ED (Education Loan) | \$1,837 | \$1,818 | \$19 | I | 2020 |
| DEPT OF ED (Education Loan) | \$1,137 | \$1,125 | \$12 | I | 2019 |
| DEPT OF ED (Education Loan) | \$1,555 | \$1,500 | \$16 | I | 2019 |
| DEPT OF ED (Education Loan) | \$4,631 | \$4,324 | \$50 | I | 2018 |
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| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |