

Jason Geils's Credit Summary

619 Credit Score	\$848/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: Jason Geils	JASON D GEILS SR
Age: 50	
5309 Timber Creek Rd	3801 N MAGNOLIA CT
Flower Mound, TX. 75028	FLOWER MOUND, TX. 75028

Categories	# / Balance
Revolving Accounts (Open)	3 / \$13,819
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$21,546
Miscellaneous Accounts (Open)	1 / \$41,017

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	4 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	19 / 41

Credit Factors

1 Unpaid Collection
\$13819 Unpaid Collection(s)
6 RE Lates in 6-12 mo
2 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$9099 so Accts < 40%
3 Chrgd Off Rev Accts
12 RE Lates in 12-24 mo
1 Charged Off Accts
1 RE Late in 0-3 mo
37 RE Lates in 2-4 yrs
4 RE Lates in 4+ yrs
No 7.5k+ Lines
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
\$341 Unpaid 1 Collection
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
FRONTIER COMMUNICATIONS CO		Open	2024	\$341
LENDINGCLUB BANK NA	Charged off account. Fixed rate.	Open	2021	\$0
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2014	\$7,172
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2013	\$6,647
BARCLAYS BANK DELAWA	Charged off account.	Closed - 6/1/25	2016	\$0

Late Pays	Account	Status	Past Due
120 - 03/25, 120 - 02/25, 120 - 01/25, 120 - 12/24, 120 -			
11/24, 120 - 10/24, 120 - 09/24, 120 - 08/24, 120 - 07/24, 120			
- 06/24, 120 - 05/24, 120 - 04/24, 120 - 03/24, 120 - 02/24,	ATTORNEY GENERAL-CHI	Open	\$40883
120 - 01/24, 120 - 12/23, 120 - 11/23, 120 - 10/23, 120 - 09/23			
Lates +2yr: 3/30, 1/60, 33/90+			
Lates +2yr: 1/30	PRESTIGE COMMUNITY C	Closed - 5/31/21	
Lates +2yr: 1/30, 1/60, 1/90+	PRESTIGE COMMUNITY C	Closed - 9/30/19	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
APPLE CARD - GS BANK (Credit Card)	\$0	\$500	0%	\$0	I	2021
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$7,172	\$6,000	120%	\$0	I	2014
CAPITAL ONE BANK USA (Credit Card)	\$6,647	\$5,800	115%	\$0	I	2013
Credit Card Open Totals: (No Retail)	\$13,819	\$12,300	112%	\$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
LENDINGCLUB BANK NA (Unsecured)	\$0	\$0	\$0	I	2021
MOBILITY CREDIT UNIO (Auto)	\$21,546	\$48,326	\$598	J	2020
Totals	\$21,546	\$48,326	\$598		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
ATTORNEY GENERAL-CHI (Child Support)	\$41,017	\$41,017	\$250	I	2010
Totals	\$41,017	\$41,017	\$250		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$1,500	0%	\$0	I	2020
(Retail Account)	\$0	\$100	0%	\$0	I	2016
SYNCB/OLD NAVY (Retail Account)	\$0	\$300	0%	\$0	I	2016
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$300	0%	\$0	I	
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$3,300	0%	\$0	I	2016
SYNCB/VENMO (Credit Card)	\$0	\$2,600	0%	\$0	I	2021
CB INDIGO (Credit Card)	\$0	\$300	0%	\$0	I	2019
AMERICAN EXPRESS (Credit Card)	\$0	\$5,000	0%	\$0	I	2016
CREDIT ONE BANK (Credit Card)	\$0	\$600	0%	\$0	I	2019
Totals	\$0	\$11,800	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
CRB (Credit Line Secured)	\$0	\$1,000	\$0	I	2022
Totals	\$0	\$1,000	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
LENDINGCLUB BANK NA (Unsecured)	\$0	\$0	\$0	I	2021
MOBILITY CREDIT UNIO (Auto)	\$21,546	\$48,326	\$598	J	2020
Totals	\$21,546	\$48,326	\$598		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					