

## Donna Borders's Credit Summary

<b>661</b> Credit Score	<b>\$487/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: Donna Borders	DONNA JEAN BORDERS
Age: 77	
65 Valley Dr	47300 NARROWS RUN RD
De Leon Springs, FL. 32130	SARDIS, OH. 43946

Categories	# / Balance
Revolving Accounts (Open)	6 / \$11,938
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$19,205
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

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

### Credit Factors

\$412 Unpaid Collection(s)  
1 Over Limit Acnt  
Total Rev Usage > 40%  
Pay \$6138 so Accts < 40%  
1 Chrgd Off Rev Acct  
1 Rev Late in 4-6 mo  
3 Rev Lates in 12-24 mo  
2 Rev Lates in 6-12 mo  
1 Rev Late in 2-4 yrs  
2 Rev Lates in 4+ yrs  
1 Too Many Retail Accounts  
7k+ line for 12+yrs  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Good Closed Rev Depth  
16+ Closed RE Accounts  
Seasoned Closed Accounts  
Closed Accnts Over 5k  
No Open Mortgage  
1 Inq Last 4-5 mo  
1 Total Inqs 4-5 mo

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
BESTBUY/CBNA	Charged off account. Account closed by credit gr	Closed - 8/4/25	2019	\$412

### Inquiries

CITIBANK NA., BEST B - 04/23/25

COMENITYCAPITAL/AAAR - 02/25/25

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	OHIO VALLEY COMMUNIT	Open	
60 - 04/25, 30 - 03/25, 90 - 10/24, 60 - 09/24, 30 - 08/24, 30 - 05/24	SYNCB/AMAZON PLCC	Closed - 8/11/25	
Lates +2yr: 1/30, 1/60	SYNCB/BELK	Closed - 11/24/19	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$1,590	\$2,500	64%	\$52	I	2025
SYNCB/VALUE CITY FUR (Retail Account)	\$0	\$4,000	0%	\$0	I	2022
CAP1/KOHLS DEPARTMEN (Retail Account)	\$0	\$800	0%	\$0	I	2022
SYNCB/JC PENNEY DC (Credit Card)	\$0	\$6,000	0%	\$0	I	2022
OHIO VALLEY COMMUNIT (Credit Card)	\$0	\$2,000	0%	\$0	I	2016
DISCOVER CARD (Credit Card)	\$9,936	\$12,000	83%	\$199	I	2007
BESTBUY/CBNA (Credit Card)	\$412	\$350	118%	\$0	I	2019
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$11,938</b>	<b>\$20,350</b>	<b>59%</b>	<b>\$251</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
OHIO VALLEY COMMUNIT (Home Equity Line of Credit)	\$19,205	\$37,945	\$236	I	2013
<b>Totals</b>	<b>\$19,205</b>	<b>\$0</b>	<b>\$236</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$270	0%	\$0	I	2023
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$400	0%	\$0	I	2015
SYNCB/JC PENNEYS (Retail Account)	\$0	\$170	0%	\$0	I	2013
COMENITYBANK/VICTORI (Retail Account)	\$0	\$650	0%	\$0	I	2017
BEST BUY/CBNA (Retail Account)	\$0	\$2,500	0%	\$0	I	2017
SYNCB/BELK (Retail Account)	\$0	\$1,024	0%	\$0	I	2017
COMENITY BANK/PEEBLE (Retail Account)	\$0	\$400	0%	\$0	I	2004
SYNCB/SAMS CLUB (Retail Account)	\$0	\$1,000	0%	\$0	I	2016
SYNCB/OLD NAVY (Retail Account)	\$0	\$400	0%	\$0	I	2012
SYNCBPAYPALSMARTCONN (Retail Account)	\$0	\$100	0%	\$0	I	2014
SYNCB/JC PENNEYS (Retail Account)	\$0	\$1,500	0%	\$0	I	2009
SYNCB/SAM S CLUB DC (Credit Card)	\$0	\$7,000	0%	\$0	I	2023
Bank of America (Credit Card)	\$0	\$6,000	0%	\$0	I	2022
AMERICAN EXPRESS (Credit Card)	\$0	\$2,000	0%	\$0	I	2019
SYNCB/SAM S CLUB DC (Credit Card)	\$0	\$1,500	0%	\$0	I	2012
<b>Totals</b>	<b>\$0</b>	<b>\$16,500</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
HUNTINGTON MORTGATE (Conventional RE Mortgage)	\$0	\$38,600	\$0	I	2007
<b>Totals</b>	<b>\$0</b>	<b>\$38,600</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

No Miscellaneous Accounts

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