

Timothy Allen's Credit Summary

584	\$117/mo	No	Yes	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Timothy Allen	TIMOTHY T ALLEN
Age: 52	
2825 N State Highway 360	GENERAL DELIVERY
Grand Prairie, TX. 75050	GRAND PRAIRIE, TX. 75051

Categories	# / Balance
Revolving Accounts (Open)	2 / \$3,426
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	8 / \$1,685
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 90%
C-7/11 BK in Last 7 yrs
Pay \$2186 so Accts < 40%
3 Inq Last 4 Mo
No Open Rev Credit Lines
1 Charged Off Acct
No 3k+ Lines
BK w/ Neg Credit
Avg Age Open
No Closed Rev Depth
Too Few Open Rev Accounts
3 Inqs last 2-4 Mo
Accounts Too New
3 Total Inq 2-4 Mo
1 RE Late in 2-4 yrs
1+ Closed Rev Accnts
No Open Mortgage
Fraud Alert
No Rev Acct Open 10K 2yr
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

Public Records

Bankruptcy Discharged CH-7 Discharged CH-7 - 05/07/2024

Collections/Charge Offs	Remarks	Status	Age	Balance
MISSION LANE TAB BAN	Bankruptcy chapter 7. Bankruptcy discharged.	Closed - 5/7/24	2021	\$0

Inquiries

GM FINANCIAL - 05/30/25

ALLY FINANCIAL - 05/30/25

ED MORSE AUTOMOTIVE - 05/30/25

CAPITAL ONE BANK USA - 03/07/25

CAPITAL ONE BANK USA - 11/15/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	NAVY FEDERAL CREDIT	Closed - 8/31/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$2,541	\$2,000	127%	\$28	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$885	\$1,100	80%	\$25	I	2024
Credit Card Open Totals: (No Retail)	\$3,426	\$3,100	111%		\$53	

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
NAVY FEDERAL CREDIT (Secured)	\$1,685	\$2,240	\$64	I	2024
Totals	\$1,685	\$2,240		\$64	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Category	Balance	Limit	%	Payment	Resp	Age
Revolving Accounts						
MISSION LANE TAB BAN (Credit Card)	\$0	\$0	0%	\$0		2021
FEB DESTINY (Credit Card)	\$0	\$300	0%	\$0	I	2021
Totals	\$0	\$300	0%	\$0		
Line of Credit Accounts						
No Line of Credit Accounts						
Real Estate Accounts						
No Real Estate Accounts						
Installment Accounts						
NAVY FEDERAL CREDIT (Secured)	\$1,685	\$2,240		\$64	I	2024
Totals	\$1,685	\$2,240		\$64		
Miscellaneous Accounts						
No Miscellaneous Accounts						