

Nikita Bell's Credit Summary

547 Credit Score	\$1,029/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: Nikita Bell	NIKITA SHAMIKA BELL
Age: 42	
9305 SPRING HOUSE LN APT D	9305 SPRING HOUSE LN APT D
LAUREL, MD. 20708	LAUREL, MD. 20708

Categories	# / Balance
Revolving Accounts (Open)	2 / \$7,811
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$57,438
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

\$7643 Unpaid Collection(s)
2 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$5691 so Accts < 40%
3 Chrgd Off Rev Accts
1 RE Late in 0-3 mo
Too Few Open Rev Accounts
No 7.5k+ Lines
Less than 5 yrs
No Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
APPLE CARD - GS BANK	Charged off account. Account closed by credit gr	Open	2019	\$5,796
BESTBUY/CBNA	Charged off account. Account closed by credit gr	Closed - 8/25/25	2018	\$1,847
SYNCB/PAYPAL	Account paid for less than full balance.	Closed - 1/2/25	2022	\$0

Late Pays	Account	Status	Past Due
Past Due - 09/25	HYUNDAI MOTOR FINANC	Open	\$999

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CREDIT ONE BANK (Credit Card)	\$168	\$300	56%	\$30	I	2025
APPLE CARD - GS BANK (Credit Card)	\$5,796	\$5,000	116%	\$0	I	2019
BESTBUY/CBNA (Credit Card)	\$1,847	\$1,500	123%	\$0	I	2018
Credit Card Open Totals: (No Retail)	\$7,811	\$6,800	115%	\$30		

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
HYUNDAI MOTOR FINANC (Auto)	\$57,438	\$65,829	\$999	I	2024
Totals	\$57,438	\$65,829	\$999		

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	2010
SYNCB/GAP (Retail Account)	\$0	\$850	0%	\$0	I	2006
SYNCB/BANANA REPUBLI (Retail Account)	\$0	\$124	0%	\$0	I	2003
SYNCB/PAYPAL (Credit Card)	\$0	\$3,000	0%	\$0	I	2022
Totals	\$0	\$3,000	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
HYUNDAI MOTOR FINANC (Auto)	\$57,438	\$65,829	\$999	I	2024
Totals	\$57,438	\$65,829	\$999		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					