

Esther Hagenbuch's Credit Summary

773 Credit Score	\$1,930/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: Esther Hagenbuch	ESTHER A HAGENBUCH
Age: 42	
3518 E 9th Rd	3518 E 9TH RD
Utica, IL. 61373	UTICA, IL. 61373

Categories	# / Balance
Revolving Accounts (Open)	5 / \$22,023
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	2 / \$312,123
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

7k+ line for 8+yr
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
8+ Closed RE Accounts
No Open Mortgage
Drop Bad Auth User (CITICARDS CBNA)

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CITIBANK NA (Line of Credit)	\$0	\$1,000	0%	\$0	J	2019
CITICARDS CBNA (Flexible Spending Credit Card)	\$0	\$7,700	0%	\$0	I	2020
Bank of America (Credit Card)	\$0	\$15,000	0%	\$0	I	2017
Credit Card Open Totals: (No Retail)	\$0	\$22,700	0%	\$0		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Credit Card)	\$9,015	\$21,000	43%	\$90	A	2025
CITICARDS CBNA (Credit Card)	\$13,001	\$19,500	67%	\$384	A	2021
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$7	\$5,000	0%	\$7	A	2010
Totals	\$22,023	\$45,500	48%	\$481		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
CITIBANK NA (Line of Credit)	\$0	\$1,000	\$0	J	2019
Totals	\$0	\$0	\$0		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,337	\$12,000	\$355	I	2024
NUMARK CREDIT UNION (Agricultural)	\$300,786	\$325,635	\$1,575	J	2020
Totals	\$312,123	\$337,635	\$1,930		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$4,000	0%	\$0	I	2019
US BANK (Line of Credit)	\$0	\$2,500	0%	\$0	I	2017
TD BANK USA/TARGET C (Credit Card)	\$0	\$300	0%	\$0	I	2006
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$8,000	0%	\$0	I	2015
AMERICAN EXPRESS (Credit Card)	\$0	\$18,300	0%	\$0	I	2011
JPMCB CARD SERVICES (Credit Card)	\$0	\$3,300	0%	\$0	I	2008
Totals	\$0	\$29,900	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
US BANK (Line of Credit)	\$0	\$2,500	\$0	I	2017
Totals	\$0	\$0	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
US BANK HOME MTG (Conventional RE Mortgage)	\$0	\$54,340	\$0	J	2017
Totals	\$0	\$54,340	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$11,337	\$12,000	\$355	I	2024
NUMARK CREDIT UNION (Agricultural)	\$300,786	\$325,635	\$1,575	J	2020
Totals	\$312,123	\$337,635	\$1,930		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					