

Carson Banks's Credit Summary

636 Credit Score	\$2,553/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: Carson Banks	THOMAS W BANKS
Age: 30	
1934 NW 30th St	30139 WOLF CREEK LN
Oklahoma City, OK. 73118	CASHION, OK. 73016

Categories	# / Balance
Revolving Accounts (Open)	3 / \$23,271
Real Estate (Open)	1 / \$246,026
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$0
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	2 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	30 / 26

Credit Factors

\$1399 Unpaid Collection(s)
9 RE Lates in 6-12 mo
1 Over Limit Acnt
Current Lates (SELENE FINANCE LLC)
2 Chrgd Off Rev Accts
16 RE Lates in 12-24 mo
10 Rev Lates in 2-4 yrs
2 RE Lates in 4-6 mo
1 RE Late in 0-3 mo
10 RE Lates in 2-4 yrs
1 Rev Late in 12-24 mo
7k+ line for 12+yrs
Seasoned Closed Accounts
Great Closed Rev Depth
Existing Open Mortgage
Ok Open Rev Depth
2+ Closed Rev Accnts
7+ Closed RE Accounts
Paid Off 200k+ RE/RE
Drop Bad Auth User (DISCOVER CARD)
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
JPMCB CARD SERVICES	Paid charge off. Account closed by credit grantor	Open	2003	\$0
Bank of America	Charged off account. Account closed by credit gr	Closed - 8/6/25	2000	\$1,399

Late Pays	Account	Status	Past Due
30 - 07/25, 30 - 06/25, 30 - 05/25, 60 - 02/25, 60 - 01/25, 60 -			
12/24, 60 - 11/24, 60 - 10/24, 60 - 09/24, 60 - 08/24, 60 -	SELENE FINANCE LLC	Open	
07/24, 60 - 06/24, 30 - 05/24			
Lates +2yr: 5/30, 1/60	DISCOVER CARD	Open	
60 - 10/23, 60 - 09/23	Bank of America	Closed - 8/7/25	
Lates +2yr: 7/30, 2/60, 1/90+			
30 - 01/25, 30 - 12/24, 30 - 11/24, 30 - 10/24, 30 - 09/24, 30 -			
08/24, 30 - 07/24, 30 - 06/24, 30 - 05/24, 30 - 04/24, 120 -	SHELLPOINT MORTGAGE	Closed - 2/29/24	
02/24, 90 - 01/24, 90 - 12/23, 60 - 11/23, 30 - 10/23			
Lates +2yr: 3/30, 1/60, 6/90+			

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MIDFIRST BANK SSB (Credit Card)	\$3,357	\$4,000	84%	\$97	I	2014
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$9,800	0%	\$0	I	2003
Bank of America (Credit Card)	\$763	\$1,400	55%	\$25	I	1998
Bank of America (Credit Card)	\$1,399	\$2,700	52%	\$0	J	2000
Credit Card Open Totals: (No Retail)	\$5,519	\$17,900	31%	\$122		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$17,752	\$17,200	103%	\$912	A	2004
Totals	\$17,752	\$17,200	103%	\$912		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SELENE FINANCE LLC (Conventional RE Mortgage)	\$246,026	\$305,983	\$2,456	J	2014
Totals	\$246,026	\$305,983	\$2,456		

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/PHILLIPS66 (Retail Account)	\$0	\$1,024	0%	\$0	I	1988
Totals	\$0	\$0		\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SHELLPOINT MORTGAGE (Conventional RE Mortgage)	\$0	\$305,983	\$0	J	2014
JPMCB - HOME LENDING (Conventional RE Mortgage)	\$0	\$305,983	\$0	J	2014
Totals	\$0	\$611,966		\$0	

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					