

Jacqueline Phillips's Credit Summary

591 Credit Score	\$1,579/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: Jacqueline Phillips	JACQUELINE PHILLIPS
Age: 65	
2919 Marwood Dr	2919 MARWOOD DR
Jackson, MS. 39212	JACKSON, MS. 39212

Categories	# / Balance
Revolving Accounts (Open)	8 / \$13,460
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$182,358
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	4 / 2
Inquires (Last 6 Months)	5
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

2 Charged Off Accts
1 Unpaid Collection
\$8005 Unpaid Collection(s)
3 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
5 Inq Last 4 Mo
Pay \$8120 so Accts < 40%
3 Chrgd Off Rev Accts
1 Charged Off Accts
No Closed Rev Depth
\$1632 Unpaid Collections
3 Inqs last 2 Months
No 7.5k+ Lines
2 Inqs last 2-4 Mo
3 Total Inq 0-2 Mo
2 Total Inq 2-4 Mo
Ok Open Rev Depth
3+ Closed Rev Accnts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CRDT FIRST	Charged off account. Account closed by credit gr	Open	2021	\$2,887
LVNV FUNDING LLC	Collection account.	Open	2024	\$1,632
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Open	2022	\$2,153
SYNCB/AT HOME DC	Charged off account.	Open	2021	\$1,333
SYNCB/SAMS CLUB	Account paid for less than full balance.	Closed - 7/29/24	2021	\$0
SYNCB/TJX CO DC	Account paid for less than full balance.	Closed - 8/30/24	2021	\$0

Inquiries

CAPITAL ONE FINANCIA - 07/05/25

AMERICREDIT FINANCIA - 07/03/25

ALLY FINANCIAL - 07/03/25

ALLY FINANCIAL - 06/30/25

PATTY PECK HONDA-PCE - 06/28/25

GINNY'S - 12/11/23

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CRDT FIRST (Retail Account)	\$2,887	\$2,500	115%	\$0	I	2021
SYNCB/PAYPAL CREDIT (Credit Card)	\$0	\$100	0%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$289	\$300	96%	\$25	I	2022
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,153	\$2,000	108%	\$0	I	2022
SYNCB/AT HOME DC (Credit Card)	\$1,333	\$1,150	116%	\$0	I	2021
NAVY FEDERAL CREDIT (Credit Card)	\$6,342	\$6,900	92%	\$150	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$456	\$500	91%	\$25	I	2011
Credit Card Open Totals: (No Retail)	\$13,460	\$10,950	123%	\$200		

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
CAPITAL ONE AUTO FIN (Auto)	\$26,173	\$25,806	\$587	J	2025
AMERICAN HONDA FINAN (Auto)	\$12,326	\$35,853	\$635	I	2021
FLAGSHIP CREDIT ACCE (Auto)	\$6,414	\$16,087	\$0	J	2020
ED FINANCIAL/ESA (Education Loan)	\$8,526	\$6,833	\$9	I	2017
ED FINANCIAL/ESA (Education Loan)	\$128,919	\$52,032	\$148	I	2002
Totals	\$182,358	\$136,611	\$1,379		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
GINNY'S (Retail Account)	\$0	\$1,300	0%	\$0	I	2023
SYNCB/LOWES (Retail Account)	\$0	\$100	0%	\$0	I	2021
COMENITYCAPITAL/SALL (Retail Account)	\$0	\$400	0%	\$0	I	2021
SYNCB/SAMS CLUB (Retail Account)	\$0	\$890	0%	\$0	I	2021
COMENITYCAPITAL/ACAD (Retail Account)	\$0	\$850	0%	\$0	I	2021
COMENITYBANK/WAYFAIR (Retail Account)	\$0	\$500	0%	\$0	I	2020
SYNCB/TJX CO DC (Credit Card)	\$0	\$550	0%	\$0	I	2021
Totals	\$0	\$550	0%	\$0		

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No Line of Credit Accounts					

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No Real Estate Accounts					

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