

Promise Scott's Credit Summary

516

Credit Score

\$1,624/mo

Payments

No

Credit Freeze

No

Fraud Alert

No

Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Promise Scott	PROMISE Y SCOTT
Age: 30	
1509 KING ST	PO BOX 1701
MYRTLE BEACH, SC. 29577	MYRTLE BEACH, SC. 29578

Categories	# / Balance
Revolving Accounts (Open)	2 / \$6,527
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	18 / \$235,736
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	4 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	98 / 20

Credit Factors

3 Unpaid Collection(s)
\$36483 Unpaid Collection(s)
17 RE Lates in 0-3 mo
48 RE Lates in 4-6 mo
36 RE Lates in 6-12 mo
1 Over Limit Acct
Current Lates (ALLY FINANCIAL)
Total Rev Usage > 90%
Past Due Not Late
Pay \$5847 so Accts < 40%
4 Rev Lates in 12-24 mo
No Open Rev Credit Lines
6 RE Lates in 12-24 mo
2 Rev Lates in 6-12 mo
1 Charged Off Accts
\$32008 Unpaid Collections
No 3k+ Lines
1 Chrgd Off Rev Acct
Too Few Open Rev Accounts
13 RE Lates in 2-4 yrs
4 Rev Lates in 2-4 yrs
No Closed Rev Depth
3 RE Lates in 4+ yrs
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
COX COMMUNICATIONS INC		Open	2024	\$400
ARIZONA PUBLIC SERVICE		Open	2023	\$128
FM/FIRSTMARK SERVICE	Collection account.	Open	2017	\$31,480
TRUIST BANK	Charged off account.	Closed - 6/22/22	2020	\$5,003

Late Pays	Account	Status	Past Due
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$744
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$995
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$941
30 - 07/25, 30 - 11/24, 30 - 10/24, 60 - 03/24, 30 - 02/24, 60 - 01/24, 60 - 12/23, 30 - 11/23, 60 - 10/23, 60 - 09/23 Lates +2yr: 4/30, 7/60	ALLY FINANCIAL	Open	
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 120 - 02/25, 90 - 01/25	DEPT OF ED	Open	\$1161
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$1204
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$1322
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 120 - 02/25, 90 - 01/25	DEPT OF ED	Open	\$1207
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$1330
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$111
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$272
60 - 11/24, 90 - 10/24, 60 - 09/24, 30 - 08/24, 30 - 04/24, 30 - 10/23 Lates +2yr: 3/30, 1/60	Bank of America	Open	
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$281
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$120
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$236
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$130

120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$122
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 90 - 02/25	DEPT OF ED	Open	\$174
Lates +2yr: 1/30, 1/60	1ST FRANKLIN FINANCI	Closed - 9/30/22	
Lates +2yr: 1/30, 1/60, 1/90+	WELLS FARGO EFS	Closed - 4/30/21	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Bank of America (Credit Card)	\$1,524	\$1,700	90%	\$50	I	2015
TRUIST BANK (Credit Card)	\$5,003	\$4,500	111%	\$0	I	2020
Credit Card Open Totals: (No Retail)	\$6,527	\$6,200	105%	\$50		

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
DEPT OF ED (Education Loan)	\$15,714	\$14,518	\$93	I	2021
DEPT OF ED (Education Loan)	\$20,031	\$18,191	\$124	I	2021
DEPT OF ED (Education Loan)	\$19,863	\$18,351	\$117	I	2020
ALLY FINANCIAL (Auto)	\$5,744	\$18,113	\$318	I	2020
DEPT OF ED (Education Loan)	\$18,604	\$16,104	\$129	I	2019
DEPT OF ED (Education Loan)	\$23,306	\$20,500	\$150	I	2019
DEPT OF ED (Education Loan)	\$24,908	\$20,500	\$165	I	2018
DEPT OF ED (Education Loan)	\$19,579	\$15,712	\$134	I	2018
DEPT OF ED (Education Loan)	\$25,747	\$20,500	\$166	I	2017
FM/FIRSTMARK SERVICE (Education Loan)	\$31,480	\$15,480	\$0	I	2017
DEPT OF ED (Education Loan)	\$2,398	\$2,000	\$13	I	2016
DEPT OF ED (Education Loan)	\$5,896	\$5,500	\$34	I	2016
DEPT OF ED (Education Loan)	\$5,952	\$5,500	\$35	I	2015
DEPT OF ED (Education Loan)	\$2,538	\$2,000	\$15	I	2015
DEPT OF ED (Education Loan)	\$4,901	\$4,500	\$29	I	2014
DEPT OF ED (Education Loan)	\$2,680	\$2,000	\$16	I	2014
DEPT OF ED (Education Loan)	\$2,637	\$2,000	\$15	I	2013

DEPT OF ED (Education Loan)	\$3,758	\$3,500	\$21	I	2013
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Totals	\$235,736	\$204,969	\$1,574		
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts					
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Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						

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						

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DEPT OF ED (Education Loan)	\$15,714	\$14,518		\$93	I	2021
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