

Cheryl Gremillion's Credit Summary

674 Credit Score	\$1,313/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: Cheryl Gremillion	CHERYL W GREMILLION
Age: 60	
1301 Colony Pl	1301 COLONY PL
Metairie, LA. 70003	METAIRIE, LA. 70003

Categories	# / Balance
Revolving Accounts (Open)	10 / \$2,846
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$32,183
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	4 / 26

Credit Factors

1 Unpaid Collection
24 Rev Lates in 2-4 yrs
4 Rev Lates in 12-24 mo
No 3k+ Lines
Light Open Rev Depth
No Closed Rev Depth
1 Chrgd Off Rev Acct
\$805 Unpaid Collections
2 RE Lates in 2-4 yrs
15k+ lines
3+ Closed Rev Accnts
No Open Mortgage
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
COX COMMUNICATIONS		Open	2024	\$805
JPMCB CARD SERVICES	Account paid for less than full balance. Paid chal	Closed - 12/11/20	2016	\$0

Late Pays	Account	Status	Past Due
120 - 05/24, 90 - 04/24, 60 - 03/24, 30 - 02/24	COMENITY BANK/TORRID	Open	
Lates +2yr: 1/30			
Lates +2yr: 3/30, 5/60, 8/90+	CAPITAL ONE, N.A.	Open	
Lates +2yr: 3/30, 2/60, 2/90+	COMENITYBANK/CATHERI	Closed - 6/17/25	
Lates +2yr: 1/30, 1/60	GMFNANCIAL	Closed - 4/9/22	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/HOME DESIGN-HI (Retail Account)	\$0	\$16,500	0%	\$0	J	2025
SYNCB/AT HOME PLCC (Retail Account)	\$0	\$300	0%	\$0	I	2023
COMENITY BANK/TORRID (Retail Account)	\$59	\$100	59%	\$37	I	2022
SYNCB/PAYPAL CREDIT (Credit Card)	\$238	\$1,000	24%	\$29	I	2023
CREDIT ONE BANK (Credit Card)	\$258	\$300	86%	\$30	I	2023
SYNCB/PAYPAL (Credit Card)	\$74	\$1,500	5%	\$41	I	2021
CAPITAL ONE, N.A. (Credit Card)	\$2,011	\$2,750	73%	\$72	I	2012
CAPITAL ONE BANK USA (Credit Card)	\$206	\$1,750	12%	\$25	I	2011
Credit Card Open Totals: (No Retail)	\$2,846	\$7,300	39%	\$234		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$0	\$1,000	0%	\$0	A	2025
Totals	\$0	\$1,000	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
JEFFERSON FINANCIAL (Auto)	\$6,000	\$6,000	\$200	I	2025
SANTANDER BANK, N.A (Auto)	\$13,120	\$15,061	\$300	I	2024
ALLY FINANCIAL (Auto)	\$6,269	\$23,202	\$453	J	2022
ED FINANCIAL/ESA (Education Loan)	\$3,417	\$5,000	\$58	I	2017
ED FINANCIAL/ESA (Education Loan)	\$3,377	\$6,000	\$68	I	2016
Totals	\$32,183	\$55,263	\$1,079		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYBANK/CATHERI (Retail Account)	\$0	\$200	0%	\$0	I	2019
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$930	0%	\$0	I	2021
SYNCB/LOWES (Retail Account)	\$0	\$800	0%	\$0	I	2019
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$1,000	0%	\$0	I	2016
Totals	\$0	\$1,000	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
JEFFERSON FINANCIAL (Auto)	\$6,000	\$6,000	\$200	I	2025
SANTANDER BANK, N.A (Auto)	\$13,120	\$15,061	\$300	I	2024
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