

Michael Galgano's Credit Summary

636 Credit Score	\$3,697/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Michael Galgano	MICHAEL R GALGANO
Age: 41	
8612 Venezia Dr	5306 HILLSIDE DR
Orlando, FL. 32810	ORLANDO, FL. 32810

Categories	# / Balance
Revolving Accounts (Open)	7 / \$14,325
Real Estate (Open)	2 / \$302,249
Line of Credit Accounts (Open)	1 / \$7,287
Installment Accounts (Open)	4 / \$35,001
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	7 / 1
Inquires (Last 6 Months)	2
Late Pays (Last 2/2+ Years)	0 / 2

Credit Factors

3 Charged Off Accts
5 Unpaid Collection(s)
\$22908 Unpaid Collection(s)
2 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$12372 so Accts < 40%
4 Chrgd Off Rev Accts
2 Inq Last 4 Mo
\$17139 Unpaid Collections
1 Chrgd Off Rev Acct
No 7.5k+ Lines
1 Rev Late in 2-4 yrs
2 Inqs last 2 Months
Less than 5 yrs
2 Total Inq 0-2 Mo
7k+ line for 4+yr
Ok Open Rev Depth
3+ Closed Rev Accnts
Good Closed Rev Depth
Seasoned Closed Accounts
Paid Off 200k+ RE/RE
1 RE Late in 4+ yrs
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
AQUA FINANCE	Collection account.	Open	2019	\$7,287
ISPC	Collection account. Credit line suspended.	Open	2019	\$5,884
ZIONS DEBT HOLDINGS	Collection account.	Open	2023	\$1,144
LVNV FUNDING LLC	Consumer disputes this account information. Col	Open	2023	\$659
ALLY CREDIT CARD	Charged off account.	Open	2022	\$818
MIDLAND CREDIT MANAG	Consumer disputes this account information. Col	Open	2021	\$2,165
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2014	\$4,951
TD BANK USA/TARGET C	Paid charge off. Account closed by credit grantor	Closed - 4/27/22	2014	\$0

Inquiries

MIAMI AUTOMOTIVE RET - 07/28/25

UPSTART / FINWISE BA - 07/06/25

COMENITYCAPITAL/B&H - 07/17/24

COMENITYCAPITAL/B&H - 06/24/24

COMENITYCAPITAL/B&H - 06/15/24

COMENITYCAPITAL/B&H - 11/09/23

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	SYNCB/B&H PHOTO	Closed - 7/30/25	
Lates +2yr: 1/30	LOANCARE SERVICING C	Closed - 4/7/20	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
AQUA FINANCE (Line of Credit)	\$7,287	\$7,300	100%	\$110	I	2019
ISPC (Retail Account)	\$5,884	\$7,600	77%	\$74	J	2019
WEBBANK/ONEMAIN (Credit Card)	\$0	\$500	0%	\$0	I	2025
TBOM CCIMC (Credit Card)	\$759	\$700	108%	\$46	I	2024
SYNCB/PAYPAL (Credit Card)	\$1,913	\$2,000	96%	\$65	I	2024
ALLY CREDIT CARD (Credit Card)	\$818	\$500	164%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$4,951	\$5,000	99%	\$0	I	2014
Credit Card Open Totals: (No Retail)	\$21,612	\$8,700	248%	\$295		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
AQUA FINANCE (Line of Credit)	\$7,287	\$7,300	\$110	I	2019
Totals	\$7,287	\$0	\$110		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PHH Mortgage Service (Second Mortgage)	\$38,122	\$38,123	\$0	I	2022
LOANCARE SERVICING C (VA Real Estate Mortgage (Veteran's Administration))	\$264,127	\$299,583	\$2,452	I	2020
Totals	\$302,249	\$337,706	\$2,452		

Installment Accounts	Balance	Limit	Payment	Resp	Age
UPSTART LOAN OPERATI (Unsecured)	\$3,278	\$3,300	\$109	I	2025
BEST EGG (Unsecured)	\$3,199	\$4,000	\$155	I	2024
NAVY FEDERAL CREDIT (Auto)	\$15,787	\$18,709	\$368	M	2024
NAVY FEDERAL CREDIT (Home Improvement)	\$12,737	\$14,369	\$318	C	2024
Totals	\$35,001	\$40,378	\$950		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/B&H PHOTO (Retail Account)	\$0	\$690	0%	\$0	I	2019
ARMY AIRFORCE EXCHAN (Retail Account)	\$0	\$1,275	0%	\$0	I	2012
COMENITYCAPITAL/WYND (Retail Account)	\$0	\$4,000	0%	\$0	I	2019
BEST BUY/CBNA (Retail Account)	\$0	\$350	0%	\$0	I	2015
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2010
COMENITYCAPITAL/GAME (Retail Account)	\$0	\$250	0%	\$0	I	2014
SYNCB/TOYSRUS (Retail Account)	\$0	\$190	0%	\$0	I	2014
SEARS/CBNA (Retail Account)	\$0	\$2,000	0%	\$0	I	2010
SYNCBPAYPALSMARTCONN (Retail Account)	\$0	\$100	0%	\$0	I	2006
SYNCB/SUMMIT RACING (Retail Account)	\$0	\$600	0%	\$0	I	2007
SYNCB/DISCOUNT TIRE (Retail Account)	\$0	\$600	0%	\$0	I	2006
TD BANK USA/TARGET C (Credit Card)	\$0	\$200	0%	\$0	I	2014
CITI TY MC/CBNA (Credit Card)	\$0	\$1,500	0%	\$0	I	2005
CAPITAL ONE, N.A. (Credit Card)	\$0	\$400	0%	\$0	I	2012
Totals	\$0	\$2,100	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
LOANCARE SERVICING C (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$299,000	\$0	I	2019
Totals	\$0	\$299,000	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
UPSTART LOAN OPERATI (Unsecured)	\$3,278	\$3,300	\$109	I	2025
BEST EGG (Unsecured)	\$3,199	\$4,000	\$155	I	2024
NAVY FEDERAL CREDIT (Auto)	\$15,787	\$18,709	\$368	M	2024

NAVY FEDERAL CREDIT (Home Improvement)	\$12,737	\$14,369	\$318	C	2024
--	----------	----------	-------	---	------

Totals	\$35,001	\$40,378	\$950		
---------------	-----------------	-----------------	--------------	--	--

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
GMFNANCIAL (Auto)	\$0	\$39,133	\$0	J	2016
Totals	\$0	\$39,133	\$0		