

Roncey McCoy's Credit Summary

615 Credit Score	\$0/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: Roncey McCoy	RONCEY N MCCOY
Age: 50	
943 Wagon Train Dr	943 WAGON TRAIN DR
Henderson, NV. 89002	HENDERSON, NV. 89002

Categories	# / Balance
Revolving Accounts (Open)	3 / \$6,419
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$20,015
Miscellaneous Accounts (Open)	1 / \$958

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	5 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	14 / 5

Credit Factors

3 Charged Off Accts
2 Unpaid Collection(s)
\$27357 Unpaid Collection(s)
9 Rev Lates in 12-24 mo
3 Over Limit Accnt
Total Rev Usage > 75%
Past Due Not Late
Pay \$4759 so Accts < 40%
2 Chrgd Off Rev Accts
4 Rev Lates in 6-12 mo
5 Rev Lates in 2-4 yrs
No Closed Rev Depth
\$2101 Unpaid Collections
1 Chrgd Off RE Acct
No 7.5k+ Lines
Ok Open Rev Depth
Seasoned Closed Accounts
2+ Closed Rev Accnts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
LVNV FUNDING LLC	Collection account.	Open	2025	\$1,994
LVNV FUNDING LLC	Collection account.	Open	2022	\$107
CAPITAL ONE AUTO FIN	Charged off account. Fixed rate.	Open	2020	\$20,015
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2019	\$2,971
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2017	\$2,270
UPLIFT, INC.	Paid charge off. Fixed rate.	Closed - 2/28/21	2019	\$0

Late Pays	Account	Status	Past Due
60 - 02/25, 30 - 01/25, 60 - 12/24, 30 - 11/24, 60 - 07/24, 30 -			
06/24, 60 - 04/24, 60 - 03/24, 90 - 02/24, 60 - 01/24, 60 -	RC WILLEY		
12/23, 30 - 11/23, 60 - 10/23, 90 - 09/23		Closed - 3/20/24	
Lates +2yr: 2/30, 2/60, 1/90+			

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$958	\$5,076	19%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$2,971	\$2,500	119%	\$0	I	2019
CAPITAL ONE BANK USA (Credit Card)	\$2,270	\$1,650	138%	\$0	I	2017
RC WILLEY (Retail Account)	\$1,178	\$1,000	118%	\$48	I	2021
Credit Card Open Totals: (No Retail)	\$7,377	\$9,226	80%	\$48		

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)	\$20,015	\$20,015	\$0	I	2020
Totals	\$20,015	\$20,015	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$958	\$5,076	\$0	I	2022
Totals	\$958	\$5,076	\$0		

Closed Accounts

Category	Balance	Limit	%	Payment	Resp	Age
Revolving Accounts						
SYNCB/WALMART (Retail Account)	\$0	\$100	0%	\$0	I	2018
SYNCB/JC PENNEYS (Retail Account)	\$0	\$154	0%	\$0	I	1994
Totals	\$0	\$0		\$0		
Line of Credit Accounts						
No Line of Credit Accounts						
Real Estate Accounts						
No Real Estate Accounts						
Installment Accounts						
CAPITAL ONE AUTO FIN (Auto)	\$20,015	\$20,015		\$0	I	2020
Totals	\$20,015	\$20,015		\$0		
Miscellaneous Accounts						
No Miscellaneous Accounts						