

Michael Zagurski's Credit Summary

690 Credit Score	\$2,613/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: Michael Zagurski	MICHAEL S ZAGURSKI
Age: 29	
2288 Summerlin Dr	2288 SUMMERLIN DR
Aurora, IL. 60503	AURORA, IL. 60503

Categories	# / Balance
Revolving Accounts (Open)	8 / \$24,449
Real Estate (Open)	1 / \$174,432
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$38,420
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Total Rev Usage > 40%
Pay \$10092 so Accts < 40%
1 Rev Late in 4-6 mo
2 New Accnts Last 60 Days
1 Rev Late in 12-24 mo
1 Inq Last 4 Mo
Less than 5 yrs
No Closed Rev Depth
20k+ lines
Existing Open Mortgage
Ok Open Rev Depth
1+ Closed Rev Accnts
Paid Off 200k+ RE/RE
Closed Accnts Over 5k
1 Total Inq 0-2 Mo

Credit Alerts

Inquiries

CBNA - 08/03/25

CAP ONE VIA DEALER - 08/02/24

CAP ONE VIA DEALER - 08/01/24

CAPITAL ONE BANK USA - 07/11/24

Late Pays	Account	Status	Past Due
30 - 04/25, 60 - 09/24	JPMCB CARD SERVICES	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Flexible Spending Credit Card)	\$0	\$3,000	0%	\$0	I	2025
DISCOVER CARD (Credit Card)	\$0	\$2,500	0%	\$0	I	2025
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$21,692	\$29,000	75%	\$216	I	2024
JPMCB CARD SERVICES (Business Credit Card (individual has primary responsibility))	\$0	\$2,000	0%	\$0	I	2022
APPLE CARD - GS BANK (Credit Card)	\$770	\$3,500	22%	\$74	I	2020
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$1,571	\$11,000	14%	\$40	I	2019
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$2,000	0%	\$0	I	2017
JPMCB CARD SERVICES (Credit Card)	\$416	\$2,000	21%	\$40	I	2015
Credit Card Open Totals: (No Retail)	\$24,449	\$55,000	44%	\$370		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
WFBNA HOME LENDING (Conventional RE Mortgage)	\$174,432	\$196,200	\$1,581	I	2020
Totals	\$174,432	\$196,200	\$1,581		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CAPITAL ONE AUTO FIN (Auto)	\$38,420	\$44,875	\$662	I	2024
Totals	\$38,420	\$44,875	\$662		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYBANK/ROOMPLA (Retail Account)	\$0	\$6,300	0%	\$0	I	2023
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$6,400	0%	\$0	I	2020
Totals	\$0	\$6,400	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NATIONSTAR MORTGAGE (Conventional RE Mortgage)	\$0	\$276,450	\$0	I	2023
BARRINGTON BANK & TR (Conventional RE Mortgage)	\$0	\$276,450	\$0	I	2023
Totals	\$0	\$552,900	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CAPITAL ONE AUTO FIN (Auto)	\$38,420	\$44,875	\$662	I	2024
Totals	\$38,420	\$44,875	\$662		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					