

Chauncy Wahinya's Credit Summary

614 Credit Score	\$523/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: Chauncy Wahinya	CHAUNCEY WAHINYA
Age: 35	
12480 E ILIFF PL	12480 E ILIFF PL
AURORA, CO. 80014	AURORA, CO. 80014

Categories	# / Balance
Revolving Accounts (Open)	1 / \$0
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	1 / \$16,202
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	3 / 0

Credit Factors

1 Unpaid Collection
Past Due Not Late
No Open 1k+ Lines
No Open Rev Credit Lines
\$3528 Unpaid Collections
1 RE Late in 0-3 mo
2 RE Lates in 6-12 mo
No Closed Rev Depth
Too Few Open Rev Accounts
Avg Age Open
Seasoned Closed Accounts
1+ Closed Rev Accnts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
METROPOLITAN STATE UNIVERS		Open	2021	\$3,528
Late Pays	Account	Status	Past Due	
30 - 09/23	THE ALIGNED COMPANY/	Open		
60 - 03/25, 30 - 02/25	WESTLAKE FINANCIAL	Open	\$1434	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THE ALIGNED COMPANY/ (Line of Credit)	\$0	\$750	0%	\$25	I	2023
NAVY FEDERAL CREDIT (Secured Credit Card)	\$0	\$200	0%	\$20	I	2025
Credit Card Open Totals: (No Retail)	\$0	\$200	0%	\$45		
Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
THE ALIGNED COMPANY/ (Line of Credit)	\$0	\$750		\$25	I	2023
Totals	\$0	\$0		\$25		
Real Estate Accounts	Balance	Limit		Payment	Resp	Age
No Real Estate Accounts						
Installment Accounts	Balance	Limit		Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$16,202	\$17,000		\$478	I	2024
Totals	\$16,202	\$17,000		\$478		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CAR CARE ONE (Retail Account)	\$0	\$500	0%	\$0	I	2009
SYNCB/CAR CARE ONE (Retail Account)	\$0	\$500	0%	\$0	I	2008
Totals	\$0	\$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
WESTLAKE FINANCIAL (Unsecured)	\$16,202	\$17,000		\$478	I	2024
Totals	\$16,202	\$17,000		\$478		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						