

Steven Castaneda's Credit Summary

| | | | | |
|--------------|------------|---------------|-------------|----------|
| 691 | \$2,147/mo | No | No | No |
| Credit Score | Payments | Credit Freeze | Fraud Alert | Deceased |

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|-------------------------|-----------------------|
| Name: Steven Castaneda | STEVEN R CASTANEDA |
| Age: 61 | |
| 309 N MAIN ST | 309 N MAIN ST |
| NEW SHARON, IA. 50207 | NEW SHARON, IA. 50207 |

| Categories | # / Balance |
|--------------------------------|--------------|
| Revolving Accounts (Open) | 1 / \$10,118 |
| Real Estate (Open) | 1 / \$36,102 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 3 / \$12,107 |
| 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) | 0 / 3 |

Credit Factors

1 Unpaid Collection
1 Over Limit Acct
Total Rev Usage > 90%
Pay \$6118 so Accts < 40%
Too Few Open Rev Accounts
2 Rev Lates in 2-4 yrs
Less than 5 yrs
7k+ line for 4+yrs
Seasoned Closed Accounts
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accts
Closed Accts Over 10k
\$224 Unpaid 1 Collection
1 Rev Late in 4+ yrs

Credit Alerts

| Collections/Charge Offs | Remarks | Status | Age | Balance |
|-------------------------|---------|--------|------|---------|
| USCELLULAR | | Open | 2025 | \$224 |

| Late Pays | Account | Status | Past Due |
|------------------|---------------|------------------|----------|
| Lates +2yr: 2/30 | DISCOVER CARD | Closed - 8/20/23 | |
| Lates +2yr: 1/30 | FNB OMAHA | Closed - 2/6/21 | |

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|--------------------------------------|----------|----------|------|---------|------|------|
| GREENSTATE CREDIT UN (Credit Card) | \$10,118 | \$10,000 | 101% | \$203 | I | 2020 |
| Credit Card Open Totals: (No Retail) | \$10,118 | \$10,000 | 101% | \$203 | | |

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

| Real Estate Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------------------------|----------|-----------|---------|------|------|
| US BANK HOME MTG (Conventional RE Mortgage) | \$36,102 | \$117,700 | \$1,173 | J | 2014 |
| Totals | \$36,102 | \$117,700 | \$1,173 | | |

| Installment Accounts | Balance | Limit | Payment | Resp | Age |
|----------------------------------|----------|----------|---------|------|------|
| GREENSTATE CREDIT UN (Unsecured) | \$3,901 | \$4,300 | \$141 | J | 2025 |
| GREENSTATE CREDIT UN (Unsecured) | \$2,822 | \$5,000 | \$238 | J | 2024 |
| GREENSTATE CREDIT UN (Auto) | \$5,384 | \$21,890 | \$392 | J | 2021 |
| Totals | \$12,107 | \$31,190 | \$771 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|-------------------------------|---------|----------|----|---------|------|------|
| SYWMC/CBNA (Credit Card) | \$0 | \$2,001 | 0% | \$0 | I | 2020 |
| DISCOVER CARD (Credit Card) | \$0 | \$20,000 | 0% | \$0 | J | 1990 |
| FNB OMAHA (Credit Card) | \$0 | \$12,500 | 0% | \$0 | I | 2019 |
| Bank of America (Credit Card) | \$0 | \$15,600 | 0% | \$0 | I | 1997 |
| CITICARDS CBNA (Credit Card) | \$0 | \$24,930 | 0% | \$0 | I | 2000 |
| Totals | \$0 | \$75,031 | 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 |
|----------------------------------|----------|----------|---------|------|------|
| GREENSTATE CREDIT UN (Unsecured) | \$3,901 | \$4,300 | \$141 | J | 2025 |
| GREENSTATE CREDIT UN (Unsecured) | \$2,822 | \$5,000 | \$238 | J | 2024 |
| GREENSTATE CREDIT UN (Auto) | \$5,384 | \$21,890 | \$392 | J | 2021 |
| Totals | \$12,107 | \$31,190 | \$771 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |