

## Shane Steinhart's Credit Summary

<b>585</b> Credit Score	<b>\$4,772/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Shane Steinhart	SHANE T STEINHART
Age: 53	
1602 Avocet Way	6160 E BELLEVUE ST APT 133I
Missouri City, TX. 77489	TUCSON, AZ. 85712

Categories	# / Balance
Revolving Accounts (Open)	5 / \$9,408
Real Estate (Open)	1 / \$250,487
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	7 / \$160,220
Miscellaneous Accounts (Open)	0 / \$0

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

### Credit Factors

3 RE Lates in 4-6 mo  
Total Rev Usage > 55%  
Past Due Not Late  
Pay \$3728 so Accts < 40%  
2 Rev Lates in 4-6 mo  
No Open Rev Credit Lines  
No 3k+ Lines  
1 Chrgd Off Rev Acct  
1 RE Late in 0-3 mo  
1 RE Late in 6-12 mo  
Avg Age Open  
7k+ line for 4+yrs  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
Military Affiliated  
8+ Closed RE Accounts  
Paid Off 200k+ RE/RE  
Light Closed Rev Depth  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
JPMCB CARD SERVICES	Account paid for less than full balance. Paid chal	Closed - 4/20/22	2011	\$0
Late Pays	Account	Status	Past Due	
30 - 06/25, 30 - 04/25	PREFERRED CREDIT	Open		
60 - 06/25, 90 - 05/25, 60 - 04/25, 30 - 03/25, 30 - 09/23	M&T BANK	Open	\$3304	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
PREFERRED CREDIT (Retail Account)	\$5,829	\$10,500	56%	\$128	J	2021
AMERICAN EXPRESS (Credit Card)	\$2,124	\$2,200	97%	\$42	I	2025
TBOM/FORTIVA MC (Credit Card)	\$1,455	\$1,500	97%	\$59	I	2023
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$9,408</b>	<b>\$3,700</b>	<b>254%</b>	<b>\$229</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
M&T BANK (VA Real Estate Mortgage (Veteran's Administration))	\$250,487	\$271,930	\$2,612	J	2021
<b>Totals</b>	<b>\$250,487</b>	<b>\$271,930</b>	<b>\$2,612</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
Reprise Financial (Auto)	\$4,248	\$4,293	\$186	I	2025
BRIDGECREST CREDIT C (Auto)	\$24,643	\$24,356	\$601	I	2025
TOYOTA FINANCIAL SER (Auto)	\$13,946	\$26,345	\$409	J	2022
SOLAR MOSAIC LLC (Secured Home Improvement)	\$47,092	\$54,980	\$266	I	2021
DEPT OF ED/AIDVANTAG (Education Loan)	\$57,441	\$55,810	\$0	I	2019
MOHELA/SERVICING (Education Loan)	\$8,555	\$12,592	\$313	J	2009
MOHELA/SERVICING (Education Loan)	\$4,295	\$20,000	\$156	I	2008
<b>Totals</b>	<b>\$160,220</b>	<b>\$198,376</b>	<b>\$1,931</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JC PENNEYS (Retail Account)	\$0	\$284	0%	\$0	J	1995
TBOM/FORTIVA (Credit Card)	\$0	\$4,000	0%	\$0	I	2021
LOCKHEED FEDERAL CRE (Credit Card)	\$0	\$5,000	0%	\$0	I	2014
<b>Totals</b>	<b>\$0</b>	<b>\$9,000</b>	<b>0%</b>	<b>\$0</b>		

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No Line of Credit Accounts					

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PULTE MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$271,930	\$0	J	2021
<b>Totals</b>	<b>\$0</b>	<b>\$271,930</b>	<b>\$0</b>		

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