

## John Dowd's Credit Summary

<b>577</b> Credit Score	<b>\$1,242/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: John Dowd	JOHN C NUCCIO JR
Age: 59	
219 Simmons St	300 COOPERS RIDGE BLVD APT 301
Mount Pleasant, SC. 29464	LADSON, SC. 29456

Categories	# / Balance
Revolving Accounts (Open)	7 / \$1,801
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	4 / \$54,878
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	1
Collections (Open/Closed)	14 / 1
Inquires (Last 6 Months)	4
Late Pays (Last 2/2+ Years)	17 / 15

### Credit Factors

9 Charged Off Accts  
12 Unpaid Collection(s)  
\$20393 Unpaid Collection(s)  
11 Rev Lates in 12-24 mo  
Total Rev Usage > 55%  
Past Due Not Late  
C-7/11 BK in Last 9yrs  
4 Inq Last 4 Mo  
Pay \$979 so Accts < 40%  
No Open 1k+ Lines  
No Open Rev Credit Lines  
11 Rev Lates in 2-4 yrs  
1 Charged Off Acct  
\$15174 Unpaid Collections  
4 Inqs last 2-4 Mo  
1 Chrgd Off Rev Acct  
2 RE Lates in 6-12 mo  
4 RE Lates in 12-24 mo  
BK w/ Neg Credit  
No Closed Rev Depth  
4 RE Lates in 2-4 yrs  
4 Total Inq 2-4 Mo  
Less than 5 yrs  
2+ Closed Rev Accnts  
6+ Closed RE Accounts  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

### Public Records

Bankruptcy Discharged CH-7 Discharged CH-7 - 05/18/2017

Collections/Charge Offs	Remarks	Status	Age	Balance
	Medical.	Open	2024	\$1,191
	Medical.	Open	2024	\$1,479
COOPERS RIDGE APTS		Open	2024	\$3,657
LVNV FUNDING LLC	Collection account.	Open	2023	\$492
LVNV FUNDING LLC	Collection account.	Open	2023	\$560
LVNV FUNDING LLC	Collection account.	Open	2023	\$433
LVNV FUNDING LLC	Collection account.	Open	2023	\$448
JEFFERSON CAPITAL LL	Collection account.	Open	2023	\$1,789
VERIZON WIRELESS	Collection account.	Open	2022	\$3,356
LVNV FUNDING LLC	Collection account.	Open	2022	\$461
FLAT BRANCH Bank	Collection account.	Open	2022	\$817
PORTFOLIO RECOVERY A	Collection account.	Open	2020	\$491
PRESTIGE FINANCIAL S	Charged off account. Fixed rate.	Open	2017	\$7,236
CONSUMER PORTFOLIO S	Charged off account.	Closed - 3/8/24	2017	\$7,666
SYNOVUS/FIRSTDIGITAL	Charged off account.	Closed - 5/2/23	2021	\$0

### Inquires

SC FEDERAL CREDIT UN - 05/22/25

GLOBAL LENDING SERVI - 05/21/25

ALLY FINANCIAL - 05/21/25

COUGAR SUMMERTVILLE A - 05/21/25

Late Pays	Account	Status	Past Due
60 - 05/24, 30 - 04/24			
Lates +2yr: 1/30	CREDIT ONE BANK	Open	

30 - 03/25, 30 - 12/24, 30 - 06/24, 30 - 05/24, 30 - 01/24, 30 -

12/23

Lates +2yr: 4/30

SOUTH CAROLINA FEDER Open

30 - 08/24, 90 - 02/24, 60 - 01/24, 30 - 12/23

FIRST PREMIER Open

Lates +2yr: 2/30, 2/60

60 - 04/24, 30 - 03/24

CREDIT ONE BANK Open

30 - 04/24

CAPITAL ONE BANK USA Open

Lates +2yr: 2/30

30 - 09/24, 30 - 12/23

FIRST PREMIER Open

Lates +2yr: 2/30, 1/60, 1/90+

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CREDIT ONE BANK (Credit Card)	\$441	\$500	88%	\$30	I	2022
FIRST PREMIER (Credit Card)	\$684	\$700	98%	\$48	I	2022
CREDIT ONE BANK (Credit Card)	\$574	\$600	96%	\$30	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$96	\$300	32%	\$25	I	2021
FIRST PREMIER (Credit Card)	\$6	\$400	2%	\$6	I	2021
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$1,801</b>	<b>\$2,500</b>	<b>72%</b>	<b>\$139</b>		

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
SANTANDER BANK, N.A (Auto)	\$24,401	\$23,834	\$685	I	2025
SOUTH CAROLINA FEDER (Auto)	\$15,575	\$21,744	\$418	I	2022
PRESTIGE FINANCIAL S (Auto)	\$7,236	\$7,236	\$0	J	2017
CONSUMER PORTFOLIO S (Auto)	\$7,666	\$7,666	\$0	J	2017
<b>Totals</b>	<b>\$54,878</b>	<b>\$60,480</b>	<b>\$1,103</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FINGERHUT/WEBBANK (Retail Account)	\$0	\$300	0%	\$0	I	2018
SYNOVUS/FIRSTDIGITAL (Credit Card)	\$0	\$300	0%	\$0	I	2021
<b>Totals</b>	<b>\$0</b>	<b>\$300</b>	<b>0%</b>	<b>\$0</b>		
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
SANTANDER BANK, N.A (Auto)	\$24,401	\$23,834		\$685	I	2025
SOUTH CAROLINA FEDER (Auto)	\$15,575	\$21,744		\$418	I	2022
PRESTIGE FINANCIAL S (Auto)	\$7,236	\$7,236		\$0	J	2017
CONSUMER PORTFOLIO S (Auto)	\$7,666	\$7,666		\$0	J	2017
<b>Totals</b>	<b>\$54,878</b>	<b>\$60,480</b>		<b>\$1,103</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						