

Norman Maggio's Credit Summary

635 Credit Score	\$3,029/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: Norman Maggio	NORMAN FRANK MAGGIO
Age: 57	
4516 MOON HILL ROCK AVE	4516 MOON HILL ROCK AVE
NORTH LAS VEGAS, NV. 89084	NORTH LAS VEGAS, NV. 89084

Categories	# / Balance
Revolving Accounts (Open)	7 / \$13,723
Real Estate (Open)	1 / \$329,365
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$63,992
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

\$23169 Unpaid Collection(s)
1 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$8655 so Accts < 40%
1 Chrgd Off Rev Acct
1 Charged Off Accts
1 Charged Off Acct
Light Open Rev Depth
1 Rev Late in 6-12 mo
No Closed Rev Depth
1 Paid Collection
1 Inq Last 4 Mo
1 RE Late in 2-4 yrs
Less than 5 yrs
10k+ lines
Military Affiliated
Paid Off 200k+ RE/RE
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
WESTLAKE FINANCIAL	Charged off account.	Open	2024	\$10,643
JPMCB CARD SERVICES	Charged off account. Account closed by credit gr	Open	2023	\$12,526
ONEMAIN	Account paid for less than full balance. Paid chal	Closed - 11/16/23	2020	\$0
COX COMMUNICATIONS		Closed - 8/23/23	2021	\$0

Inquiries

CITIBANK NA., BEST B - 06/28/25

BIRCHWOOD CREDIT SER - 03/04/25

COMENITYCAPITAL/CART - 02/02/25

CAP ONE VIA DEALER - 06/08/24

KEYES AUTOMOTIVE GRO - 06/08/24

CAPITAL ONE BANK USA - 06/01/24

BIRCHWOOD CREDIT SER - 05/14/24

CAPITAL ONE BANK USA - 12/20/23

Late Pays	Account	Status	Past Due
30 - 11/24	CAPITAL ONE BANK USA	Open	
Lates +2yr: 1/30	GOODLEAP LLC	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2024
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$12,526	\$10,000	125%	\$0	I	2023
CREDIT ONE BANK (Credit Card)	\$271	\$500	54%	\$30	I	2022
CREDIT ONE BANK (Credit Card)	\$178	\$300	59%	\$30	I	2020
Bank of America (Secured Credit Card)	\$4	\$300	1%	\$4	I	2018
Credit Card Open Totals: (No Retail)	\$12,979	\$11,400	114%	\$64		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$133	\$1,000	13%	\$35	A	2024
Bank of America (Credit Card)	\$611	\$3,500	17%	\$35	A	2020
Totals	\$744	\$4,500	17%	\$70		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
CARRINGTON MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$329,365	\$364,650	\$2,076	I	2021
Totals	\$329,365	\$364,650	\$2,076		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$10,643	\$10,643	\$0	I	2024
TOYOTA FINANCIAL SER (Auto)	\$25,550	\$29,564	\$524	J	2024
ACHIEVE PERSONAL LOA (Unsecured)	\$5,048	\$7,049	\$216	I	2023
GOODLEAP LLC (Unsecured)	\$22,751	\$26,039	\$149	J	2021
Totals	\$63,992	\$73,295	\$889		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KIKOFF LENDING, LLC (Retail Account)	\$0	\$2,500	0%	\$0	I	2024
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
CARRINGTON MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$357,375	\$0	I	2020
Totals	\$0	\$357,375		\$0	

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$10,643	\$10,643	\$0	I	2024
TOYOTA FINANCIAL SER (Auto)	\$25,550	\$29,564	\$524	J	2024
ACHIEVE PERSONAL LOA (Unsecured)	\$5,048	\$7,049	\$216	I	2023
GOODLEAP LLC (Unsecured)	\$22,751	\$26,039	\$149	J	2021
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No Miscellaneous Accounts					