

Michael Dominguez's Credit Summary

637 Credit Score	\$2,119/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: Michael Dominguez	MICHAEL J DOMINGUEZ
Age: 38	
3309 N 2nd St	706 HOLLY HILLS DR
Ocean Springs, MS. 39564	BILOXI, MS. 39532

Categories	# / Balance
Revolving Accounts (Open)	3 / \$10,209
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	7 / \$334,195
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	16 / 6

Credit Factors

2 RE Lates in 0-3 mo
Current Lates (M&T BANK)
5 Rev Lates in 12-24 mo
Current Lates (REPUBLIC FINANCE)
Total Rev Usage > 90%
Pay \$8809 so Accts < 40%
No Open Rev Credit Lines
7 RE Lates in 12-24 mo
2 RE Lates in 4-6 mo
No 5k+ Lines
3 RE Lates in 2-4 yrs
1 Rev Late in 2-4 yrs
2 RE Lates in 4+ yrs
Less than 5 yrs
Seasoned Closed Accounts
Great Closed Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Paid Off 200k+ RE/RE
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
30 - 01/24	COMENITYCAPITAL/B&H	Open	
60 - 07/25, 30 - 06/25	REPUBLIC FINANCE	Open	
120 - 01/24, 90 - 12/23, 60 - 11/23, 30 - 10/23 Lates +2yr: 1/30	CAPITAL ONE BANK USA	Open	
60 - 09/24, 60 - 08/24, 90 - 01/24, 60 - 12/23	SALLIE MAE	Open	
30 - 07/25, 60 - 06/25	M&T BANK	Closed - 8/5/25	
60 - 02/24, 60 - 01/24, 30 - 12/23 Lates +2yr: 1/30	REPUBLIC FINANCE	Closed - 11/1/24	
Lates +2yr: 2/90+	FED LOAN SERVICING	Closed - 5/31/22	
Lates +2yr: 2/30	CENLAR FEDERAL SAVIN	Closed - 9/8/20	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/B&H (Retail Account)	\$0	\$100	0%	\$0	I	2022
SYNCB/PAYPAL (Credit Card)	\$0	\$270	0%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$1,921	\$3,500	55%	\$70	I	2021
NAVY FEDERAL CREDIT (Credit Card)	\$8,288	\$17,000	49%	\$200	I	2006
Credit Card Open Totals: (No Retail)	\$10,209	\$20,770	49%	\$270		

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
NAVY FEDERAL CREDIT (Auto)	\$19,752	\$20,995	\$440	I	2025
UPGRADE INC (Unsecured)	\$2,626	\$2,750	\$112	I	2025
WESTLAKE FINANCIAL (Unsecured)	\$16,797	\$18,000	\$501	I	2025
UPSTART NETWORK INC (Unsecured)	\$8,215	\$8,800	\$251	I	2024
REPUBLIC FINANCE (Note Loan)	\$10,019	\$11,005	\$378	I	2024
DEPT OF ED (Education Loan)	\$259,489	\$224,791	\$0	I	2017
SALLIE MAE (Education Loan)	\$17,297	\$20,000	\$367	J	2012
Totals	\$334,195	\$306,341	\$2,049		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$2,500	0%	\$0	I	2010
NATL TIRE&BATTERY/CB (Retail Account)	\$0	\$500	0%	\$0	I	2013
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2007
SYNCBPAYPALSMARTCONN (Retail Account)	\$0	\$500	0%	\$0	I	2012
SYNCB/ROOMS TO GO (Retail Account)	\$0	\$2,500	0%	\$0	I	2011
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
PHH Mortgage Service (Second Mortgage)	\$0	\$36,192	\$0	I	2022
M&T BANK (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$178,762	\$0	I	2019
FLAGSTAR BANK (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$178,762	\$0	I	2019
CENLAR FEDERAL SAVIN (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$178,762	\$0	I	2019
Totals	\$0	\$572,478	\$0		

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NAVY FEDERAL CREDIT (Auto)	\$19,752	\$20,995	\$440	I	2025
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No Miscellaneous Accounts
