

Roger Miguel's Credit Summary

680 Credit Score	\$1,523/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: Roger Miguel	ROGER F MIGUEL
Age: 69	
207 Spanton Cres	106 CLAYSTONE CT
Pooler, GA. 31322	SAVANNAH, GA. 31407

Categories	# / Balance
Revolving Accounts (Open)	6 / \$12,733
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	4 / \$43,099
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Total Rev Usage > 75%
Pay \$6713 so Accts < 40%
6 RE Lates in 12-24 mo
5 Inqs Fall Off In 30 Days
1 Inq Last 4 Mo
5 Total Inq 5-6 mo
No 7.5k+ Lines
Great Closed Rev Depth
Seasoned Closed Accounts
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Total Inq 0-2 Mo

Credit Alerts

Inquiries

VADEN INFINITI INC - 07/26/25

ANDERSON BROTHERS BA - 03/15/25

ALLY FINANCIAL - 03/15/25

CAP ONE VIA DEALER - 03/15/25

WELLS FARGO AUTO - 03/15/25

GRAINGER NISSAN INC - 03/15/25

Late Pays	Account	Status	Past Due
30 - 07/24, 30 - 06/24, 30 - 05/24, 30 - 04/24, 30 - 03/24, 30 - 10/23	NISSAN MOTOR ACCEPTA	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
DILLARDS/CBNA (Retail Account)	\$0	\$400	0%	\$0	I	2020
ALLY CREDIT CARD (Credit Card)	\$3,453	\$4,000	86%	\$128	I	2021
MISSION LANE TAB BAN (Credit Card)	\$5,069	\$5,350	95%	\$193	I	2020
CREDIT ONE BANK (Credit Card)	\$1,098	\$1,850	59%	\$55	I	2020
CREDIT ONE BANK (Credit Card)	\$1,169	\$1,350	87%	\$59	I	2019
CAPITAL ONE BANK USA (Credit Card)	\$1,944	\$2,500	78%	\$68	I	2019
Credit Card Open Totals: (No Retail)	\$12,733	\$15,050	85%	\$503		

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
CAPITAL ONE AUTO FIN (Auto)	\$36,265	\$37,102	\$699	I	2025
NISSAN MOTOR ACCEPTA (Auto)	\$0	\$35,848	\$0	I	2023
ACHIEVE PERSONAL LOA (Unsecured)	\$6,834	\$10,500	\$321	I	2022
Totals	\$43,099	\$83,450	\$1,020		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$0	\$9,500	0%	\$0	I	2012
SYNCB/ROOMS TO GO (Retail Account)	\$0	\$6,000	0%	\$0	I	2013
APPLE CARD - GS BANK (Credit Card)	\$0	\$1,250	0%	\$0	I	2022
CAPITAL ONE (Flexible Spending Credit Card)	\$0	\$20,900	0%	\$0	I	1998
AMERICAN EXPRESS (Credit Card)	\$0	\$1,000	0%	\$0	I	2005
Totals	\$0	\$23,150	0%	\$0		

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

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No Real Estate Accounts					

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CAPITAL ONE AUTO FIN (Auto)	\$36,265	\$37,102	\$699	I	2025
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CAPITAL ONE (Flexible Spending Credit Card)	\$0	\$20,900	\$0	I	1998
Totals	\$0	\$20,900	\$0		