

H Alec Asten's Credit Summary

593 Credit Score	\$354/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: H Alec Asten	ALEC ASTEN JR
Age: 58	
65 ROSSINI RD	38 BAYSIDE AVE
WESTERLY, RI. 02891	GROTON, CT. 06340

Categories	# / Balance
Revolving Accounts (Open)	6 / \$4,667
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$4,750
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	1 / 3

Credit Factors

1 Unpaid Collection
\$344 Unpaid Collection(s)
2 Over Limit Acnt
Total Rev Usage > 75%
Past Due Not Late
Pay \$2719 so Accts < 40%
No Open Rev Credit Lines
1 Charged Off Accts
No 3k+ Lines
1 Chrgd Off Rev Acct
1 Rev Late in 6-12 mo
No Closed Rev Depth
3 Rev Lates in 2-4 yrs
Less than 5 yrs
2+ Closed Rev Accnts
\$344 Unpaid 1 Collection
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
MIDLAND CREDIT MANAG	Collection account.	Open	2021	\$344
COMENITYCAPITAL/BJSW	Charged off account.	Closed - 10/30/21	2020	\$0

Late Pays	Account	Status	Past Due
30 - 02/25	JPMCB CARD SERVICES	Open	
Lates +2yr: 3/30	CREDIT ONE BANK	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
TBOM/ASPIRE MC (Credit Card)	\$734	\$700	105%	\$59	I	2024
JPMCB CARD SERVICES (Credit Card)	\$1,811	\$2,000	91%	\$56	I	2024
CREDIT ONE BANK (Credit Card)	\$1,173	\$1,050	112%	\$42	I	2022
CREDIT ONE BANK (Credit Card)	\$941	\$1,100	86%	\$48	I	2021
CREDIT ONE BANK (Credit Card)	\$8	\$600	1%	\$8	I	2020
Credit Card Open Totals: (No Retail)	\$4,667	\$5,450	86%	\$213		

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
WESTLAKE FINANCIAL (Unsecured)	\$4,750	\$5,000	\$141	I	2025
Totals	\$4,750	\$5,000	\$141		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$0	\$1,000	0%	\$0	I	2022
COMENITYCAPITAL/BJSW (Credit Card)	\$0	\$750	0%	\$0	I	2020
CREDIT ONE BANK (Credit Card)	\$0	\$300	0%	\$0	I	2014
Totals	\$0	\$2,050	0%	\$0		

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
WESTLAKE FINANCIAL (Unsecured)	\$4,750	\$5,000	\$141	I	2025
Totals	\$4,750	\$5,000	\$141		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					