

## Walter Abeyta's Credit Summary

<b>651</b> Credit Score	<b>\$1,326/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: Walter Abeyta	WALTER LINN ABEYTA JR
Age: 42	
1162 Gammon Ln	1162 GAMMON LN
Madison, WI. 53719	MADISON, WI. 53719

Categories	# / Balance
Revolving Accounts (Open)	10 / \$10,761
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$269
Installment Accounts (Open)	1 / \$49,002
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	1
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	2
Late Pays (Last 2/2+ Years)	5 / 0

### Credit Factors

5 Rev Lates in 12-24 mo  
1 Over Limit Acnt  
Total Rev Usage > 75%  
C-7/11 BK in Last 7 yrs  
Pay \$5965 so Accts < 40%  
No Open 1k+ Lines  
BK w/ Neg Credit  
Avg Age Open  
Light Open Rev Depth  
No Closed Rev Depth  
1 Inq Last 4 Mo  
2 Too Many Retail Accounts  
2+ Closed Rev Accnts  
8+ Rev Accnts with Balances  
No Open Mortgage  
No Rev Acct Open 10K 2yr  
1 Inq last 2-4 Mo  
1 Inq Last 4-5 mo  
1 Total Inq 2-4 Mo  
1 Total Inqs 4-5 mo

## Credit Alerts

### Public Records

Bankruptcy Discharged CH-7 Discharged CH-7 - 03/16/2021

### Inquiries

WELLS FARGO CARD SER - 06/18/25

CAPITAL ONE BANK USA - 04/21/25

Late Pays	Account	Status	Past Due
30 - 05/24	BEST BUY/CBNA	Open	
30 - 05/24, 30 - 02/24	ROGERS & HOLLANDS JE	Open	
30 - 12/23	COMENITYBANK/KAYJEW	Open	
30 - 03/24	CB/CCI PL CC	Closed - 8/18/25	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$1,036	\$2,100	49%	\$40	I	2025
SYNCB/CARE CREDIT (Retail Account)	\$5,351	\$5,500	97%	\$174	I	2025
KIKOFF LENDING, LLC (Retail Account)	\$210	\$3,500	6%	\$35	I	2025
BEST BUY/CBNA (Retail Account)	\$1,343	\$1,000	134%	\$30	I	2023
ROGERS & HOLLANDS JE (Retail Account)	\$1,157	\$1,201	96%	\$41	I	2023
MACYS/CITIBANK NA (Retail Account)	\$0	\$800	0%	\$0	I	2023
COMENITYBANK/KAYJEW (Retail Account)	\$1,329	\$1,500	89%	\$47	I	2022
ZABLE/CONTINENTAL BA (Credit Card)	\$144	\$500	29%	\$25	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$88	\$500	18%	\$25	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$103	\$500	21%	\$25	I	2023
CB/CCI PL CC (Line of Credit)	\$269	\$1,950	14%	\$19	I	2022
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$11,030</b>	<b>\$1,500</b>	<b>735%</b>	<b>\$461</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
CB/CCI PL CC (Line of Credit)	\$269	\$1,950	\$19	I	2022
<b>Totals</b>	<b>\$269</b>	<b>\$0</b>	<b>\$19</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
FORD MOTOR CREDIT CO (Auto)	\$49,002	\$60,012	\$884	I	2023
<b>Totals</b>	<b>\$49,002</b>	<b>\$60,012</b>	<b>\$884</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
GREATAMERICAN/FINWIS (Line of Credit)	\$0	\$1,950	0%	\$0	I	2022
ASSOCBANK/ELAN FIN S (Secured 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
GREATAMERICAN/FINWIS (Line of Credit)	\$0	\$1,950	\$0	I	2022
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
FORD MOTOR CREDIT CO (Auto)	\$49,002	\$60,012	\$884	I	2023
<b>Totals</b>	<b>\$49,002</b>	<b>\$60,012</b>	<b>\$884</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					