

Jason Manning's Credit Summary

775

Credit Score

\$5,435/mo

Payments

No

Credit Freeze

No

Fraud Alert

No

Deceased

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|-------------------------|-------------------------|
| Name: Jason Manning | JASON R MANN |
| Age: 50 | |
| 633 S 17TH PL | 633 S 17TH PL |
| STURGEON BAY, WI. 54235 | STURGEON BAY, WI. 54235 |

| Categories | # / Balance |
|--------------------------------|---------------|
| Revolving Accounts (Open) | 6 / \$28,737 |
| Real Estate (Open) | 1 / \$205,354 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 6 / \$90,977 |
| Miscellaneous Accounts (Open) | 0 / \$0 |

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

Credit Factors

Total Rev Usage > 55%
Pay \$10107 so Accts < 40%
1 Inq Last 4 Mo
1 RE Late in 2-4 yrs
7k+ line for 8+yrs
Great Closed Rev Depth
Existing Open Mortgage
Ok Open Rev Depth
3+ Closed Rev Accts
Closed Accts Over 10k
Military Affiliated
Seasoned Closed Accounts
Paid Off 200k+ RE/RE
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquires

CAPITAL CREDIT UNION - 07/01/25

CITIBANK NA., BEST B - 10/23/23

| Late Pays | Account | Status | Past Due |
|------------------|----------------------|------------------|----------|
| Lates +2yr: 1/30 | MRC/UNITED WHOLESALE | Closed - 4/30/23 | |

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---|-----------------|-----------------|------------|--------------|------|------|
| BEST BUY/CBNA (Retail Account) | \$3,975 | \$9,350 | 43% | \$71 | I | 2023 |
| CAP1/KOHL'S DEPARTMEN (Retail Account) | \$0 | \$300 | 0% | \$0 | I | 2023 |
| THD/CBNA (Retail Account) | \$1,769 | \$2,250 | 79% | \$47 | I | 2022 |
| USAA FEDERAL SAVINGS (Credit Card) | \$18,095 | \$23,900 | 76% | \$365 | I | 2015 |
| SYNCB/PAYPAL (Credit Card) | \$3,578 | \$7,776 | 46% | \$162 | I | 2015 |
| Credit Card Open Totals: (No Retail) | \$27,417 | \$31,676 | 87% | \$645 | | |

| Revolving Accounts - Authorized User | Balance | Limit | % | Payment | Resp | Age |
|--------------------------------------|----------------|-----------------|------------|--------------|------|------|
| AMERICAN EXPRESS (Credit Card) | \$1,320 | \$11,900 | 11% | \$162 | A | 2024 |
| Totals | \$1,320 | \$11,900 | 11% | \$162 | | |

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

| Real Estate Accounts | Balance | Limit | Payment | Resp | Age |
|---|------------------|------------------|----------------|------|------|
| M&T BANK (VA Real Estate Mortgage (Veteran's Administration)) | \$205,354 | \$240,196 | \$1,921 | J | 2021 |
| Totals | \$205,354 | \$240,196 | \$1,921 | | |

| Installment Accounts | Balance | Limit | Payment | Resp | Age |
|--------------------------------|-----------------|------------------|----------------|------|------|
| CAPITAL CU (Auto) | \$55,113 | \$56,091 | \$956 | I | 2025 |
| SHEFFIELD FINANCIAL (Secured) | \$6,493 | \$9,643 | \$276 | I | 2024 |
| WESTLAKE FINANCIAL (Unsecured) | \$9,468 | \$9,800 | \$287 | I | 2024 |
| CAPITAL CU (Secured) | \$6,373 | \$9,715 | \$199 | I | 2023 |
| CAPITAL CU (Unsecured) | \$1,664 | \$19,243 | \$378 | I | 2021 |
| CAPITAL CU (Auto) | \$11,866 | \$50,595 | \$773 | I | 2020 |
| Totals | \$90,977 | \$155,087 | \$2,869 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|------------------------|---------|-------|---------|------|-----|
|------------------------|---------|-------|---------|------|-----|

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|--|------------|-----------------|-----------|------------|------|------|
| WELLS FARGO CARD SER (Retail Account) | \$0 | \$3,800 | 0% | \$0 | I | 2019 |
| SYNCB/B&H PHOTO (Retail Account) | \$0 | \$4,500 | 0% | \$0 | I | 2021 |
| TD RCS/SAMSUNG (Retail Account) | \$0 | \$3,200 | 0% | \$0 | I | 2017 |
| Cap1/KOHL'S DEPARTMEN (Retail Account) | \$0 | \$300 | 0% | \$0 | I | 2019 |
| SYNCB/CARE CREDIT (Retail Account) | \$0 | \$4,000 | 0% | \$0 | I | 2016 |
| SYNCB/SYNCHRONY NETW (Retail Account) | \$0 | \$4,000 | 0% | \$0 | I | 2015 |
| SYNCB/NATIONS GENERI (Retail Account) | \$0 | \$5,000 | 0% | \$0 | I | 2018 |
| SYNCB/SYNCB NATIONS (Retail Account) | \$0 | \$1,500 | 0% | \$0 | I | 2011 |
| SYNCB/FORD MERCURY (Retail Account) | \$0 | \$500 | 0% | \$0 | I | 2006 |
| DISCOVER CARD (Credit Card) | \$0 | \$1,500 | 0% | \$0 | I | 2021 |
| USAA FEDERAL SAVINGS (Credit Card) | \$0 | \$13,200 | 0% | \$0 | I | 2005 |
| Totals | \$0 | \$14,700 | 0% | \$0 | | |

| Line of Credit Accounts | Balance | Limit | Payment | Resp | Age |
|---|------------|------------|------------|------|------|
| NICOLET NATIONAL BAN (Home Equity Line of Credit) | \$0 | \$31,000 | \$0 | J | 2018 |
| Totals | \$0 | \$0 | \$0 | | |

| Real Estate Accounts | Balance | Limit | Payment | Resp | Age |
|--|------------|------------------|------------|------|------|
| MRC/UNITED WHOLESale (VA Real Estate Mortgage (Veteran's Administration)) | \$0 | \$240,196 | \$0 | J | 2021 |
| PENNYMAC LOAN SERVIC (FHA Real Estate Mortgage) | \$0 | \$196,199 | \$0 | J | 2013 |
| Totals | \$0 | \$436,395 | \$0 | | |

| Installment Accounts | Balance | Limit | Payment | Resp | Age |
|--------------------------------|----------|----------|---------|------|------|
| CAPITAL CU (Auto) | \$55,113 | \$56,091 | \$956 | I | 2025 |
| SHEFFIELD FINANCIAL (Secured) | \$6,493 | \$9,643 | \$276 | I | 2024 |
| WESTLAKE FINANCIAL (Unsecured) | \$9,468 | \$9,800 | \$287 | I | 2024 |
| CAPITAL CU (Secured) | \$6,373 | \$9,715 | \$199 | I | 2023 |

| | | | | | |
|------------------------|-----------------|------------------|----------------|---|------|
| CAPITAL CU (Unsecured) | \$1,664 | \$19,243 | \$378 | I | 2021 |
| CAPITAL CU (Auto) | \$11,866 | \$50,595 | \$773 | I | 2020 |
| Totals | \$90,977 | \$155,087 | \$2,869 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |