

# Danyella Moore's Credit Summary

516	\$3,735/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Danyella Moore	DANYELLA BEVERLY NESBITT MOORE
Age: 33	
904 BEECH ST	904 BEECH ST
MIDDLETOWN, OH. 45042	MIDDLETOWN, OH. 45042

Categories	# / Balance
Revolving Accounts (Open)	2 / \$1,187
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	4 / \$231
Installment Accounts (Open)	10 / \$78,707
Miscellaneous Accounts (Open)	4 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 2
Inquires (Last 6 Months)	3
Late Pays (Last 2/2+ Years)	13 / 4

## Credit Factors

1 Unpaid Collection  
\$1159 Unpaid Collection(s)  
2 RE Lates in 0-3 mo  
3 RE Lates in 4-6 mo  
7 RE Lates in 6-12 mo  
3 Over Limit Acct  
Current Lates (CREDIT ACCEPTANCE CO)  
Past Due Not Late  
4 Chrgd Off Rev Accts  
1 Rev Late in 0-3 mo  
3 Inq Last 4 Mo  
1 Charged Off Accts  
1 Rev Late in 6-12 mo  
Avg Age Open  
No 5k+ Lines  
No Closed Rev Depth  
3 RE Lates in 2-4 yrs  
1 Rev Late in 2-4 yrs  
2 Inqs last 2 Months  
2 Total Inq 0-2 Mo  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
\$440 Unpaid 1 Collection  
No Open Mortgage  
No Rev Acct Open 10K 2yr  
1 Inq last 2-4 Mo  
1 Total Inq 2-4 Mo

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
PERPAY INC	Charged off account.	Open	2024	\$664
LVNV FUNDING LLC	Consumer disputes this account information. Col	Open	2023	\$440
KIKOFF LENDING, LLC	Charged off account.	Closed - 5/8/25	2022	\$55
CAPITAL ONE BANK USA	Account previously in dispute - Now resolved by	Closed - 5/29/25	2022	\$0
LEAD BANK	Paid charge off. Variable/adjustable Rate.	Closed - 5/29/25	2020	\$0

### Inquires

AMERICAN CREDIT ACCE - 08/29/25

CARMAX AUTO FINANCE - 08/29/25

CAPITAL ONE - 05/14/25

CAPITAL ONE BANK USA - 03/02/25

CARMAX AUTO FINANCE - 11/22/24

ALLY FINANCIAL - 11/22/24

GM FINANCIAL - 11/22/24

MCCLUSKEY CHEVROLET - 11/22/24

GM FINANCIAL - 11/21/24

ALLY FINANCIAL - 11/21/24

FLAGSHIP CREDIT ACCE - 11/21/24

AMERICREDIT FINANCIA - 11/21/24

GLOBAL LENDING SERVI - 11/21/24

CONSUMER PORTFOLIO S - 11/21/24

CRONIN FORD NORTH LL - 11/11/24

EAGLE LOAN COMPANY O - 10/24/24

AMERICAN CREDIT ACCE - 09/03/24

FLAGSHIP CREDIT ACCE - 09/03/24

GLOBAL LENDING SERVI - 09/03/24

ALLY FINANCIAL - 09/03/24

AMERICREDIT FINANCIA - 09/03/24

BEECHMONT FORD INC - 09/03/24

FLAGSHIP CREDIT ACCE - 08/15/24

GLOBAL LENDING SERVI - 08/15/24

CONSUMER PORTFOLIO S - 08/15/24

ALLY FINANCIAL - 08/15/24

SHAREFAX CR UNION - 08/15/24

CRONIN FORD NORTH LL - 08/15/24

Late Pays	Account	Status	Past Due
Past Due - 09/25	EMPOWER/FINWISE	Open	\$59
30 - 05/25	ML ENTERPRISE INC	Open	\$260
30 - 05/25	CARMAX AUTO FINANCE	Open	
60 - 07/25, 30 - 06/25	CREDIT ACCEPTANCE CO	Open	\$1499
30 - 02/25	LEAD BANK	Open	
60 - 02/25, 30 - 01/25, 30 - 11/24	SUNRISE BANKS C/O SE	Open	
Lates +2yr: 2/30, 1/60	Austin Capital Bank	Closed - 5/29/25	
60 - 01/25, 30 - 12/24	Austin Capital Bank	Closed - 5/29/25	
60 - 12/24, 30 - 11/24	Austin Capital Bank	Closed - 5/29/25	
Lates +2yr: 1/30	NAVY FEDERAL CREDIT	Closed - 5/8/25	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
EMPOWER/FINWISE (Line of Credit)	\$231	\$200	116%	\$46	I	2025
ATLAS (Line of Credit)	\$0	\$1,000	0%	\$0	I	2024
Current (Secured Credit Card)	\$0	\$0	0%	\$0	I	2025
PERPAY INC (Credit Card)	\$664	\$500	133%	\$0	I	2024
LEAD BANK (Secured Credit Card)	\$468	\$425	110%	\$30	I	2024
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$4,334	0%	\$0	I	2022
KIKOFF LENDING, LLC (Retail Account)	\$55	\$750	7%	\$0	I	2022
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$1,418</b>	<b>\$5,259</b>	<b>27%</b>	<b>\$76</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
EMPOWER/FINWISE (Line of Credit)	\$231	\$200	\$46	I	2025
ATLAS (Line of Credit)	\$0	\$1,000	\$0	I	2024
Austin Capital Bank (Credit Line Secured)	\$0	\$1,000	\$0	I	2024
<b>Totals</b>	<b>\$231</b>	<b>\$1,000</b>	<b>\$46</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
ML ENTERPRISE INC (Partially Secured)	\$936	\$1,000	\$86	I	2025
CARMAX AUTO FINANCE (Auto)	\$30,227	\$30,788	\$652	J	2024
CREDIT ACCEPTANCE CO (Auto)	\$17,274	\$17,056	\$483	I	2024
SUNRISE BANKS C/O SE (Secured)	\$185	\$717	\$35	I	2024
DEPT OF ED (Education Loan)	\$3,805	\$3,500	\$0	I	2022
DEPT OF ED (Education Loan)	\$6,573	\$6,000	\$0	I	2022
DEPT OF ED (Education Loan)	\$2,035	\$1,750	\$0	I	2015
DEPT OF ED (Education Loan)	\$3,682	\$3,000	\$0	I	2015
DEPT OF ED (Education Loan)	\$9,761	\$6,000	\$0	I	2013

DEPT OF ED (Education Loan)	\$4,229	\$3,500	\$0	I	2013
<b>Totals</b>	<b>\$78,707</b>	<b>\$73,311</b>	<b>\$1,256</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Current (Secured Credit Card)	\$0	\$0	\$0	I	2025
PINATA GLOBAL INC (Rental Agreement)	\$0	\$1,050	\$1,050	I	2024
SELF FINANCIAL (Rental Agreement)	\$0	\$1,353	\$1,353	I	2024
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$4,334	\$0	I	2022
<b>Totals</b>	<b>\$0</b>	<b>\$6,737</b>	<b>\$2,403</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
UPWARD FINANCIAL INC (Line of Credit)	\$0	\$2,000	0%	\$0	I	2024
THE ALIGNED COMPANY/ (Line of Credit)	\$0	\$500	0%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$0	\$226	0%	\$0	I	2022
LEAD BANK (Secured Credit Card)	\$0	\$750	0%	\$0	I	2020
NAVY FEDERAL CREDIT (Credit Card)	\$0	\$200	0%	\$0	I	2022
<b>Totals</b>	<b>\$0</b>	<b>\$1,176</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
UPWARD FINANCIAL INC (Line of Credit)	\$0	\$2,000	\$0	I	2024
THE ALIGNED COMPANY/ (Line of Credit)	\$0	\$500	\$0	I	2022
GROW CREDIT INC (Credit Line Secured)	\$0	\$1,800	\$0	I	2025
<b>Totals</b>	<b>\$0</b>	<b>\$1,800</b>	<b>\$0</b>		

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<b>Totals</b>	<b>\$78,707</b>	<b>\$73,311</b>	<b>\$1,256</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
SELF FINANCIAL (Rental Agreement)	\$0	\$1,119	\$0	I	2024
SELF FINANCIAL (Rental Agreement)	\$0	\$1,545	\$1,545	I	2022
Totals	\$0	\$2,664	\$1,545		