

Joshua Snively's Credit Summary

528 Credit Score	\$165/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: Joshua Snively	JOSHUA A SNIVELY
Age: 36	
4312 Illinois Bench Rd	4245 ILLINOIS BENCH RD
Stevensville, MT. 59870	STEVENSVILLE, MT. 59870

Categories	# / Balance
Revolving Accounts (Open)	5 / \$6,070
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	6 / \$49,847
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	11 / 0
Inquires (Last 6 Months)	2
Late Pays (Last 2/2+ Years)	16 / 0

Credit Factors

4 Charged Off Accts
4 Unpaid Collection(s)
\$43887 Unpaid Collection(s)
4 RE Lates in 0-3 mo
12 RE Lates in 4-6 mo
4 RE Lates in 6-12 mo
5 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$5150 so Accts < 40%
4 Chrgd Off Rev Accts
No Open 1k+ Lines
No Open Rev Credit Lines
2 Inq Last 4 Mo
1 Charged Off Acct
1 Charged Off Acct
\$7660 Unpaid Collections
No Closed Rev Depth
Avg Age Open
2 Inqs last 2-4 Mo
2 Total Inq 2-4 Mo
1+ Closed Rev Accnts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
MIDLAND CREDIT MANAG	Collection account.	Open	2024	\$1,259
LVNV FUNDING LLC	Consumer disputes this account information. Col	Open	2024	\$1,231
LVNV FUNDING LLC	Collection account.	Open	2024	\$2,633
VERIZON WIRELESS	Collection account.	Open	2023	\$2,537
ONEMAIN	Charged off account. Payments managed by fina	Open	2023	\$2,390
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gi	Open	2023	\$405
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gi	Open	2023	\$821
MERRICK BANK	Charged off account.	Open	2022	\$1,371
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gi	Open	2020	\$840
CHRYSLER CAPITAL CRE	Charged off account.	Closed - 5/31/24	2023	\$30,304
CREDIT ONE BANK	Charged off account.	Closed - 5/10/24	2021	\$2,633

Inquires

GLOBAL LENDING SERVI - 05/29/25

YMMM LLC - 05/28/25

EMRELIANCE - 01/17/24

LITHIA DODGE CHRYSLE - 09/19/23

CAPITAL ONE BANK USA - 09/15/23

AMERICREDIT FINANCIA - 09/13/23

GM FINANCIAL - 09/13/23

BUTTE AUTO LLC - 09/13/23

Late Pays	Account	Status	Past Due
120 - 06/25, 120 - 05/25, 120 - 04/25, 90 - 03/25	ED FINANCIAL/ESA	Open	\$278
120 - 06/25, 120 - 05/25, 120 - 04/25, 90 - 03/25	ED FINANCIAL/ESA	Open	\$350
120 - 06/25, 120 - 05/25, 120 - 04/25, 90 - 03/25	ED FINANCIAL/ESA	Open	\$407
120 - 06/25, 120 - 05/25, 120 - 04/25, 90 - 03/25	ED FINANCIAL/ESA	Open	\$308

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Current (Secured Credit Card)	\$0	\$0	0%	\$0	I	2024
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$405	\$300	135%	\$0	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$821	\$500	164%	\$0	I	2023
MERRICK BANK (Credit Card)	\$1,371	\$900	152%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$840	\$600	140%	\$0	I	2020
CREDIT ONE BANK (Credit Card)	\$2,633	\$1,900	139%	\$0	I	2021
Credit Card Open Totals: (No Retail)	\$6,070	\$4,200	145%	\$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
ONEMAIN (Unsecured)	\$2,390	\$2,390	\$0	I	2023
ED FINANCIAL/ESA (Education Loan)	\$3,684	\$3,500	\$34	I	2020
ED FINANCIAL/ESA (Education Loan)	\$4,646	\$4,413	\$43	I	2020
ED FINANCIAL/ESA (Education Loan)	\$5,018	\$4,578	\$50	I	2020
ED FINANCIAL/ESA (Education Loan)	\$3,805	\$3,500	\$38	I	2020
CHRYSLER CAPITAL CRE (Auto)	\$30,304	\$30,304	\$0	I	2023
Totals	\$49,847	\$48,685	\$165		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Current (Secured Credit Card)	\$0	\$0	\$0	I	2024
Totals	\$0	\$0	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CLEO/WEBBANK (Secured Credit Card)	\$0	\$0	0%	\$0	I	2024
Totals	\$0	\$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
ONEMAIN (Unsecured)	\$2,390	\$2,390	\$0	I	2023
ED FINANCIAL/ESA (Education Loan)	\$3,684	\$3,500	\$34	I	2020
ED FINANCIAL/ESA (Education Loan)	\$4,646	\$4,413	\$43	I	2020
ED FINANCIAL/ESA (Education Loan)	\$5,018	\$4,578	\$50	I	2020
ED FINANCIAL/ESA (Education Loan)	\$3,805	\$3,500	\$38	I	2020
CHRYSLER CAPITAL CRE (Auto)	\$30,304	\$30,304	\$0	I	2023
Totals	\$49,847	\$48,685	\$165		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
CLEO/WEBBANK (Secured Credit Card)	\$0	\$0	\$0	I	2024
Totals	\$0	\$0	\$0		