

Wayne Villines's Credit Summary

667 Credit Score	\$1,285/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: Wayne Villines	WAYNE J VILLINES
Age: 56	
602 S Seminole Ave	PO BOX 1003
Okmulgee, OK. 74447	JENKS, OK. 74037

Categories	# / Balance
Revolving Accounts (Open)	6 / \$3,494
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	11 / \$64,989
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

2 Charged Off Accts
1 Over Limit Acnt
Total Rev Usage > 90%
Pay \$2014 so Accts < 40%
No 3k+ Lines
Avg Age Open
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Military Affiliated
Closed Accnts Over 7.5k
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CAPITAL ONE BANK USA	Account paid for less than full balance. Paid char	Closed - 5/14/24	2014	\$0
DISCOVER CARD	Charged off account. Account paid for less than full balan	Closed - 5/1/24	2021	\$0

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$3,900	0%	\$0	I	2022
CREDIT ONE BANK (Credit Card)	\$2,486	\$2,700	92%	\$125	I	2024
USAA FEDERAL SAVINGS (Credit Card)	\$1,008	\$1,000	101%	\$30	I	2022
Credit Card Open Totals: (No Retail)	\$3,494	\$3,700	94%	\$155		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$600	0%	\$0	A	2016
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
DEPT OF ED/AIDVANTAG (Education Loan)	\$5,356	\$5,250	\$0	I	2025
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,125	\$4,125	\$0	I	2025
USAA FEDERAL SAVINGS (Auto)	\$13,115	\$15,037	\$338	I	2024
LendingUSA Fresh Sta (Unsecured)	\$8,116	\$12,255	\$410	I	2024
DEPT OF ED/AIDVANTAG (Education Loan)	\$5,500	\$5,500	\$0	I	2024
DEPT OF ED/AIDVANTAG (Education Loan)	\$7,393	\$7,000	\$0	I	2024
DEPT OF ED/AIDVANTAG (Education Loan)	\$6,577	\$6,000	\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,500	\$4,500	\$0	I	2023
USAA FEDERAL SAVINGS (Unsecured)	\$7,090	\$15,000	\$382	I	2022
DEPT OF ED/AIDVANTAG (Education Loan)	\$3,217	\$4,944	\$0	I	2011
Totals	\$64,989	\$79,611	\$1,130		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age

No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$0	\$6,550	0%	\$0	I	2014
DISCOVER CARD (Credit Card)	\$0	\$9,000	0%	\$0	I	2021
USAA FEDERAL SAVINGS (Secured Credit Card)	\$0	\$650	0%	\$0	I	2014
USAA FEDERAL SAVINGS (Secured Credit Card)	\$0	\$1,600	0%	\$0	I	2013
CREDIT ONE BANK (Credit Card)	\$0	\$950	0%	\$0	I	2016
Totals	\$0	\$18,750	0%	\$0		

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

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No Real Estate Accounts					

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