

Arthur Vinas's Credit Summary

624 Credit Score	\$3,777/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Arthur Vinas	ARTHUR L VINAS 1
Age: 36	
38636 N Pine Ave	38636 N PINE AVE
Beach Park, IL. 60099	BEACH PARK, IL. 60099

Categories	# / Balance
Revolving Accounts (Open)	6 / \$49,463
Real Estate (Open)	1 / \$175,997
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$48,376
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)	16 / 0

Credit Factors

In Credit Counseling?
12 Rev Lates in 4-6 mo
Current Lates (CITICARDS CBNA, Bank of Am)
4 Over Limit Acnt
Current Lates (CAPITAL ONE/BASS PRO)
Total Rev Usage > 90%
Pay \$44863 so Accts < 40%
4 Rev Lates in 0-3 mo
1 Inq Last 4 Mo
No 7.5k+ Lines
1 Too Many Retail Accounts
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Closed Accnts Over 10k
Military Affiliated
Paid Off 100k+ RE/RE
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquiries

GENERAL RV CENTER IN - 06/29/25

THD/CBNA - 12/09/24

CAMPING WORLD RV SAL - 06/08/24

Late Pays	Account	Status	Past Due
120 - 07/25, 90 - 06/25, 60 - 05/25, 30 - 04/25	CAPITAL ONE/BASS PRO	Open	\$839
120 - 07/25, 90 - 06/25, 60 - 05/25, 30 - 04/25	CITICARDS CBNA	Closed - 8/20/25	
120 - 07/25, 90 - 06/25, 60 - 05/25, 30 - 04/25	Bank of America	Closed - 8/6/25	
120 - 07/25, 90 - 06/25, 60 - 05/25, 30 - 04/25	CITICARDS CBNA	Closed - 8/4/25	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$1,000	0%	\$0	I	2024
BEST BUY/CBNA (Retail Account)	\$5,313	\$5,500	97%	\$182	I	2015
SYNCB/CARE CREDIT (Retail Account)	\$0	\$100	0%	\$0	I	2012
CAPITAL ONE/BASS PRO (Credit Card)	\$6,076	\$6,000	101%	\$160	I	2021
SYNCB/Sweetwater Sou (Retail Account)	\$1,269	\$9,500	13%	\$93	I	2016
SYNCB/AMAZON PLCC (Retail Account)	\$4,073	\$10,000	41%	\$134	I	2010
JPMCB CARD SERVICES (Credit Card)	\$432	\$1,000	43%	\$19	I	2007
CITICARDS CBNA (Credit Card)	\$1,376	\$1,000	138%	\$85	I	2023
USAA FEDERAL SAVINGS (Flexible Spending Credit Card)	\$5,657	\$14,900	38%	\$195	I	2012
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$3,741	\$11,900	31%	\$105	I	2021
Bank of America (Credit Card)	\$9,127	\$8,000	114%	\$306	I	2022
CITICARDS CBNA (Credit Card)	\$5,582	\$4,890	114%	\$236	I	2023
SYNCB/PAYPAL (Credit Card)	\$6,205	\$9,000	69%	\$168	I	2010
SYNCB/TJX CO DC (Credit Card)	\$612	\$6,100	10%	\$63	I	2018
Credit Card Open Totals: (No Retail)	\$49,463	\$62,790	79%	\$1,746		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$900	0%	\$0	A	2021
Totals	\$0	\$900	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PENNYMAC LOAN SERVIC (VA Real Estate Mortgage (Veteran's Administration))	\$175,997	\$197,876	\$1,941	J	2020
Totals	\$175,997	\$197,876	\$1,941		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE SERVICE INC (Auto)	\$23,003	\$24,093	\$562	I	2024
SHEFFIELD FINANCIAL (Secured)	\$6,018	\$7,252	\$171	I	2024
TD AUTO FINANCE (Auto)	\$15,063	\$40,044	\$596	I	2021
GS LOAN SVCS/SYNOVUS (Unsecured)	\$4,250	\$7,611	\$123	J	2021
BMO HARRIS BANK N.A (Auto)	\$42	\$23,474	\$42	J	2017
Totals	\$48,376	\$102,474			\$1,494

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/VALUE CITY FUR (Retail Account)	\$0	\$100	0%	\$0	J	2020
ARMY AIRFORCE EXCHAN (Retail Account)	\$0	\$8,200	0%	\$0	I	2012
SYNCB/VINTAGE KING A (Retail Account)	\$0	\$4,500	0%	\$0	I	2018
TD BANK USA/TARGET C (Credit Card)	\$0	\$2,000	0%	\$0	I	2015
Totals	\$0	\$2,000	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
ROCKY MOUNTAIN MORTG (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$149,036	\$0	I	2013
Totals	\$0	\$149,036	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE SERVICE INC (Auto)	\$23,003	\$24,093	\$562	I	2024
SHEFFIELD FINANCIAL (Secured)	\$6,018	\$7,252	\$171	I	2024
TD AUTO FINANCE (Auto)	\$15,063	\$40,044	\$596	I	2021
GS LOAN SVCS/SYNOVUS (Unsecured)	\$4,250	\$7,611	\$123	J	2021
BMO HARRIS BANK N.A (Auto)	\$42	\$23,474	\$42	J	2017
Totals	\$48,376	\$102,474	\$1,494		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					