

## Steven Castaneda's Credit Summary

<b>691</b> Credit Score	<b>\$2,147/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Steven Castaneda	STEVEN R CASTANEDA
Age: 61	
309 N MAIN ST	309 N MAIN ST
NEW SHARON, IA. 50207	NEW SHARON, IA. 50207

Categories	# / Balance
Revolving Accounts (Open)	1 / \$10,118
Real Estate (Open)	1 / \$36,102
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$12,107
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 3

### Credit Factors

1 Unpaid Collection  
1 Over Limit Acnt  
Total Rev Usage > 90%  
Pay \$6118 so Accts < 40%  
Too Few Open Rev Accounts  
2 Rev Lates in 2-4 yrs  
Less than 5 yrs  
7k+ line for 4+ yrs  
Seasoned Closed Accounts  
Great Closed Rev Depth  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 10k  
\$224 Unpaid 1 Collection  
1 Rev Late in 4+ yrs

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
USCELLULAR		Open	2025	\$224
Late Pays	Account	Status	Past Due	
Lates +2yr: 2/30	DISCOVER CARD	Closed - 8/20/23		
Lates +2yr: 1/30	FNB OMAHA	Closed - 2/6/21		

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
GREENSTATE CREDIT UN (Credit Card)	\$10,118	\$10,000	101%	\$203	I	2020
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$10,118</b>	<b>\$10,000</b>	<b>101%</b>	<b>\$203</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
US BANK HOME MTG (Conventional RE Mortgage)	\$36,102	\$117,700	\$1,173	J	2014
<b>Totals</b>	<b>\$36,102</b>	<b>\$117,700</b>	<b>\$1,173</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
GREENSTATE CREDIT UN (Unsecured)	\$3,901	\$4,300	\$141	J	2025
GREENSTATE CREDIT UN (Unsecured)	\$2,822	\$5,000	\$238	J	2024
GREENSTATE CREDIT UN (Auto)	\$5,384	\$21,890	\$392	J	2021
<b>Totals</b>	<b>\$12,107</b>	<b>\$31,190</b>	<b>\$771</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYWMC/CBNA (Credit Card)	\$0	\$2,001	0%	\$0	I	2020
DISCOVER CARD (Credit Card)	\$0	\$20,000	0%	\$0	J	1990
FNB OMAHA (Credit Card)	\$0	\$12,500	0%	\$0	I	2019
Bank of America (Credit Card)	\$0	\$15,600	0%	\$0	I	1997
CITICARDS CBNA (Credit Card)	\$0	\$24,930	0%	\$0	I	2000
<b>Totals</b>	<b>\$0</b>	<b>\$75,031</b>	<b>0%</b>	<b>\$0</b>		

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
GREENSTATE CREDIT UN (Unsecured)	\$3,901	\$4,300	\$141	J	2025
GREENSTATE CREDIT UN (Unsecured)	\$2,822	\$5,000	\$238	J	2024
GREENSTATE CREDIT UN (Auto)	\$5,384	\$21,890	\$392	J	2021
<b>Totals</b>	<b>\$12,107</b>	<b>\$31,190</b>	<b>\$771</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					