

Josh Mochulsky's Credit Summary

625 Credit Score	\$2,171/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: Josh Mochulsky	JOSHUA P MOCHALSKY
Age: 44	
Po Box 765	360 TEMPLETON DR
Roebuck, SC. 29376	SPARTANBURG, SC. 29306

Categories	# / Balance
Revolving Accounts (Open)	4 / \$18,374
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$60,550
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

3 Over Limit Acnt
Total Rev Usage > 90%
Pay \$11214 so Accts < 40%
1 Rev Late in 4-6 mo
1 Charged Off Acct
1 Paid Collection
1 Rev Late in 2-4 yrs
7k+ line for 4+ yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Ok Closed Rev Depth
Seasoned Closed Accounts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
DAWSON FOREST APTS	Account paid for less than full balance.	Closed - 11/19/23	2022	\$0
Late Pays		Account	Status	Past Due
30 - 04/25		Bank of America	Open	
Lates +2yr: 1/30		THD/CBNA	Closed - 7/30/25	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Credit Card)	\$1,087	\$1,200	91%	\$40	I	2024
Bank of America (Credit Card)	\$3,785	\$3,700	102%	\$162	I	2023
DISCOVER CARD (Credit Card)	\$9,425	\$9,000	105%	\$504	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$4,077	\$4,000	102%	\$162	I	2010
Credit Card Open Totals: (No Retail)	\$18,374	\$17,900	103%	\$868		

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
MARINE FEDERAL CREDI (Auto)	\$49,444	\$54,733	\$969	I	2024
WESTLAKE FINANCIAL (Unsecured)	\$11,106	\$12,000	\$334	I	2024
Totals	\$60,550	\$66,733	\$1,303		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2017
SYNCB/CARE CREDIT (Retail Account)	\$0	\$3,500	0%	\$0	J	2017
SYNCB/CARE CREDIT (Retail Account)	\$0	\$1,500	0%	\$0	J	2013
TBOMRETAIL (Credit Card)	\$0	\$100	0%	\$0	I	2013
Totals	\$0	\$100	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					

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MARINE FEDERAL CREDI (Auto)	\$49,444	\$54,733	\$969	I	2024
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					