

Apete Naitini's Credit Summary

634 Credit Score	\$5,145/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: Apete Naitini	APETE NAITINI
Age: 65	
924 George St	50 CLAUSING CT
Novato, CA. 94945	NOVATO, CA. 94945

Categories	# / Balance
Revolving Accounts (Open)	11 / \$10,125
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	6 / \$207,809
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	4
Late Pays (Last 2/2+ Years)	3 / 1

Credit Factors

Total Rev Usage > 40%
Pay \$4233 so Accts < 40%
2 Inq Last 4 Mo
1 Rev Late in 6-12 mo
No Closed Rev Depth
1 Rev Late in 12-24 mo
No 5k+ Lines
1 Rev Late in 2-4 yrs
2 Inqs last 2 Months
Less than 5 yrs
2 Total Inq 0-2 Mo
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
8+ Rev Accnts with Balances
No Open Mortgage
No Rev Acct Open 10K 2yr
2 Inq Last 4-5 mo
2 Total Inqs 4-5 mo

Credit Alerts

Inquiries

REDWOOD CREDIT UNION - 07/16/25

PRICE CARS SR LLC - 07/16/25

PRICE CARS SR LLC - 04/25/25

HANSEL MOTORS INC - 04/22/25

ALLY FINANCIAL - 10/05/24

DATO AUTOMOTIVE GROU - 10/05/24

REDWOOD CREDIT UNION - 08/06/24

CAPITAL ONE AUTO FIN - 08/01/24

ALLY FINANCIAL - 08/01/24

PRICE CARS SR LLC - 08/01/24

CAP ONE VIA DEALER - 03/15/24

WILCOR AUTOS INC - 03/15/24

Late Pays	Account	Status	Past Due
30 - 10/24, 30 - 09/23 Lates +2yr: 1/30	AVANT / WEBBANK	Closed - 9/17/24	
30 - 07/24	SYNCB/PAYPAL	Closed - 1/9/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$1,965	\$2,000	98%	\$65	I	2024
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$230	0%	\$0	I	2022
FINGERHUT (Retail Account)	\$118	\$1,450	8%	\$16	I	2022
SYNCB/PAYPAL CREDIT (Credit Card)	\$185	\$1,400	13%	\$36	I	2025
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$207	\$3,200	6%	\$39	I	2025
CITICARDS CBNA (Flexible Spending Credit Card)	\$2,053	\$3,200	64%	\$97	I	2024
NORDSTROM/TD BANK (Credit Card)	\$0	\$1,500	0%	\$0	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$222	\$500	44%	\$25	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$62	\$850	7%	\$25	I	2021
MISSION LANE TAB BAN (Credit Card)	\$1,464	\$3,600	41%	\$58	I	2020
WELLS FARGO CARD SER (Credit Card)	\$3,849	\$4,000	96%	\$105	I	2010
Credit Card Open Totals: (No Retail)	\$10,125	\$18,250	55%	\$466		

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
TOYOTA FINANCIAL SER (Auto)	\$46,236	\$47,025	\$786	J	2025
TOYOTA FINANCIAL SER (Auto)	\$45,621	\$45,433	\$744	I	2025
CAPITAL ONE AUTO FIN (Auto)	\$28,217	\$34,718	\$665	I	2024
REDWOOD CREDIT UNION (Auto)	\$51,621	\$57,391	\$970	I	2024
UNIVERSAL ACCEPTANCE (Auto)	\$3,384	\$13,716	\$520	I	2023
CAPITAL ONE AUTO FIN (Auto)	\$32,730	\$52,060	\$994	I	2023
Totals	\$207,809	\$250,343	\$4,679		

Miscellaneous Accounts

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FINGERHUT/WEBBANK (Retail Account)	\$0	\$1,250	0%	\$0	I	2018
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	J	2010
AVANT / WEBBANK (Credit Card)	\$0	\$500	0%	\$0	I	2021
SYNCB/PAYPAL (Credit Card)	\$0	\$400	0%	\$0	I	2021
Totals	\$0	\$900	0%	\$0		

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