

Klee Miller's Credit Summary

539	\$1,571/mo	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Klee Miller	KLEE MILLER
Age: 72	
13541 Union Hill Rd	13541 UNION HILL RD #160B
Bowling Green, OH. 43402	BOWLING GREEN, OH. 43402

Categories	# / Balance
Revolving Accounts (Open)	5 / \$2,676
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	3 / \$42,181
Miscellaneous Accounts (Open)	3 / \$1,391

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 3
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	17 / 15

Credit Factors

2 Charged Off Accts
 3 Unpaid Collection(s)
 \$507 Unpaid Collection(s)
 6 Rev Lates in 4-6 mo
 Current Lates (SYNCB/PAYPAL)
 2 Over Limit Accnt
 Current Lates (CAPITAL ONE BANK USA)
 Total Rev Usage > 90%
 Past Due Not Late
 Pay \$3047 so Accts < 40%
 4 Rev Lates in 0-3 mo
 5 Rev Lates in 6-12 mo
 1 Chrgd Off Rev Acct
 No Open 1k+ Lines
 1 Charged Off Acct
 7 Rev Lates in 2-4 yrs
 Light Open Rev Depth
 No Closed Rev Depth
 \$2610 Unpaid Collections
 1 RE Late in 6-12 mo
 1 Rev Late in 12-24 mo
 1 RE Late in 12-24 mo
 8 RE Lates in 4+ yrs
 Less than 5 yrs
 3+ Closed Rev Accnts
 Seasoned Closed Accounts
 Paid Off 150k+ RE/RE
 No Open Mortgage
 No Rev Acct Open 10K 2yr
 1 Inq Last 4-5 mo
 1 Total Inqs 4-5 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
LVNV FUNDING LLC	Collection account.	Open	2024	\$507
LIBERTY MUTUAL IN CO		Open	2024	\$150
SEDONA SPRINGS	Account previously in dispute - Now resolved by	Open	2023	\$1,953
UPSTART LOAN OPERATI	Charged off account. Fixed rate.	Closed - 6/10/25	2022	\$0
Continental Finance	Account paid for less than full balance.	Closed - 4/9/25	2022	\$0
ONEMAIN	Account paid for less than full balance.	Closed - 5/31/24	2021	\$0

Inquiries

CITIBANK NA., BEST B - 04/25/25

FLAGSHIP CREDIT ACCE - 01/23/24

CAP ONE VIA DEALER - 01/23/24

CAP ONE VIA DEALER - 01/02/24

GLOBAL LENDING SERVI - 11/08/23

FLAGSHIP CREDIT ACCE - 11/08/23

CAP ONE VIA DEALER - 11/08/23

Late Pays	Account	Status	Past Due
60 - 04/25, 30 - 03/25, 30 - 02/24	FIRST PREMIER	Open	\$78
30 - 03/25, 30 - 08/24	FLAGSHIP CREDIT ACCE	Open	
Past Due - 09/25	CAPITAL ONE BANK USA	Open	\$26
30 - 07/25, 30 - 06/25, 30 - 05/25	CAPITAL ONE BANK USA	Open	
30 - 07/25, 30 - 06/25, 30 - 01/25, 90 - 12/24, 60 - 11/24, 30 - 10/24	SYNCB/PAYPAL	Closed - 8/27/25	
30 - 05/25	CREDIT ONE BANK	Closed - 8/24/25	
30 - 05/25	CREDIT ONE BANK	Closed - 8/24/25	
Lates +2yr: 2/30, 3/60, 2/90+	CAPITAL ONE BANK USA	Closed - 10/27/23	
Lates +2yr: 2/30, 6/60	CONSUMER PORTFOLIO S	Closed - 5/28/21	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	0%	\$0	I	2025
KIKOFF LENDING, LLC (Retail Account)	\$220	\$2,500	9%	\$20	I	2024
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$0	0%	\$0	I	2025
FIRST PREMIER (Credit Card)	\$656	\$500	131%	\$46	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$879	\$750	117%	\$69	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$721	\$750	96%	\$24	I	2011
SYNCB/PAYPAL (Credit Card)	\$200	\$500	40%	\$41	I	2022
CREDIT ONE BANK (Credit Card)	\$690	\$700	99%	\$35	I	2021
CREDIT ONE BANK (Credit Card)	\$701	\$800	88%	\$36	I	2022
Credit Card Open Totals: (No Retail)	\$4,067	\$4,000	102%	\$271		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	\$0	I	2025
Totals	\$0	\$0	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
PYRAMID CREDIT UNION (Unsecured)	\$666	\$1,500	\$136	I	2025
GLASS CITY FCU (Unsecured)	\$509	\$1,200	\$112	I	2024
FLAGSHIP CREDIT ACCE (Auto)	\$41,006	\$42,798	\$1,164	I	2023
Totals	\$42,181	\$45,498	\$1,412		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$0	\$0	I	2025
CREDIT ONE BANK (Credit Card)	\$690	\$700	\$35	I	2021
CREDIT ONE BANK (Credit Card)	\$701	\$800	\$36	I	2022

Totals

\$1,391

\$1,500

\$71

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Continental Finance (Credit Card)	\$0	\$500	0%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$0	\$750	0%	\$24	I	2011
TOTAL VISA/TBOM (Credit Card)	\$0	\$300	0%	\$0	I	2017
Totals	\$0	\$1,550	0%	\$24		

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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No Miscellaneous Accounts					