

## Nick Arvold's Credit Summary

<b>772</b> Credit Score	<b>\$4,347/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Nick Arvold	NICHOLAS E ARVOLD
Age: 34	
N8022 410th St	N8022 410TH ST
Menomonie, WI. 54751	MENOMONIE, WI. 54751

Categories	# / Balance
Revolving Accounts (Open)	3 / \$0
Real Estate (Open)	1 / \$381,483
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	6 / \$77,452
Miscellaneous Accounts (Open)	1 / \$2,681

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

### Credit Factors

1 Inq Last 4 Mo  
1 Rev Late in 2-4 yrs  
7k+ line for 4+yrs  
Existing Open Mortgage  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
Paid Off 200k+ RE/RE  
Light Closed Rev Depth  
1 Total Inq 0-2 Mo

## Credit Alerts

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### Inquiries

XACTUS LLC - 07/11/25

CREDCO - 06/14/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	JPMCB CARD SERVICES	Closed - 9/14/23	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$10,250	0%	\$0	I	2018
FNB OMAHA (Credit Card)	\$0	\$9,750	0%	\$0	I	2021
DISCOVER CARD (Credit Card)	\$0	\$10,100	0%	\$0	I	2014
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$0</b>	<b>\$19,850</b>	<b>0%</b>	<b>\$0</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$2,681	\$15,718	17%	\$0	A	2022
<b>Totals</b>	<b>\$2,681</b>	<b>\$15,718</b>	<b>17%</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
ROCKET MORTGAGE (FHA Real Estate Mortgage)	\$381,483	\$386,650	\$3,141	J	2024
<b>Totals</b>	<b>\$381,483</b>	<b>\$386,650</b>	<b>\$3,141</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$2,978	\$3,000	\$89	I	2025
WESTCONSIN CREDIT UN (Auto)	\$28,576	\$32,785	\$508	I	2024
DISCOVER PERSONAL LO (Unsecured)	\$10,716	\$15,000	\$289	I	2022
GOODLEAP LLC (Unsecured)	\$29,323	\$30,846	\$137	I	2022
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,673	\$4,966	\$84	I	2012
DEPT OF ED/AIDVANTAG (Education Loan)	\$3,186	\$5,500	\$99	I	2011
<b>Totals</b>	<b>\$77,452</b>	<b>\$92,097</b>	<b>\$1,206</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$2,681	\$15,718	\$0	A	2022
<b>Totals</b>	<b>\$2,681</b>	<b>\$15,718</b>	<b>\$0</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JC PENNEYS (Retail Account)	\$0	\$500	0%	\$0	I	2016
MACYS/CITIBANK NA (Retail Account)	\$0	\$300	0%	\$0	I	2016
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$1,000	0%	\$0	I	2015
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$2,500	0%	\$0	I	2015
CITICARDS CBNA (Credit Card)	\$0	\$2,550	0%	\$0	I	2018
<b>Totals</b>	<b>\$0</b>	<b>\$5,050</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
ROCKET MORTGAGE (Conventional RE Mortgage)	\$0	\$307,200	\$0	J	2021
WNB FINANCIAL NATION (Conventional RE Mortgage)	\$0	\$292,500	\$0	J	2020
ROCKET MORTGAGE (Conventional RE Mortgage)	\$0	\$86,350	\$0	J	2019
<b>Totals</b>	<b>\$0</b>	<b>\$686,050</b>	<b>\$0</b>		

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WESTCONSIN CREDIT UN (Auto)	\$28,576	\$32,785	\$508	I	2024
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<b>Totals</b>	<b>\$77,452</b>	<b>\$92,097</b>	<b>\$1,206</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					