

Steven Stotto's Credit Summary

651 Credit Score	\$909/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-----------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Steven Stotto	STEVEN G STOTKO
Age: 36	
2812 HERMOSA AVE APT 107	2812 HERMOSA AVE APT 107
LA CRESCENTA, CA. 91214	LA CRESCENTA, CA. 91214

Categories	# / Balance
Revolving Accounts (Open)	8 / \$13,487
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$19,535
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Total Rev Usage > 75%
Pay \$7552 so Accts < 40%
2 Chrgd Off Rev Accts
No 5k+ Lines
1 Rev Late in 2-4 yrs
Less than 5 yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
No Open Mortgage
Seasoned Closed Accounts
Light Closed Rev Depth
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
FIRST PREMIER	Account paid for less than full balance. Paid char	Closed - 7/3/22	2019	\$0
MERRICK BANK	Paid charge off.	Closed - 9/23/21	2019	\$0

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	CAPITAL ONE BANK USA	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$1,604	\$1,800	89%	\$59	I	2021
WEBBANK/ONEMAIN (Credit Card)	\$435	\$1,250	35%	\$25	I	2024
CITICARDS CBNA (Credit Card)	\$2,928	\$3,200	92%	\$90	I	2023
SYNCB/PAYPAL (Credit Card)	\$2,600	\$3,200	81%	\$82	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$1,774	\$1,800	99%	\$63	I	2018
CAPITAL ONE BANK USA (Credit Card)	\$3,458	\$3,750	92%	\$119	I	2017
SYNCB/B&H PHOTO (Retail Account)	\$688	\$2,200	31%	\$30	I	2021
Credit Card Open Totals: (No Retail)	\$13,487	\$13,200	102%	\$468		

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
SCHOOLSFIRST FEDERAL (Auto)	\$14,316	\$15,279	\$281	I	2025
SCHOOLSFIRST FEDERAL (Unsecured)	\$5,219	\$6,721	\$190	I	2025
Totals	\$19,535	\$22,000	\$471		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2018
FIRST PREMIER (Credit Card)	\$0	\$1,000	0%	\$0	I	2019
MERRICK BANK (Credit Card)	\$0	\$550	0%	\$0	I	2019
Totals	\$0	\$1,550	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					

Installment Accounts	Balance	Limit	Payment	Resp	Age
SCHOOLSFIRST FEDERAL (Auto)	\$14,316	\$15,279	\$281	I	2025
SCHOOLSFIRST FEDERAL (Unsecured)	\$5,219	\$6,721	\$190	I	2025
Totals	\$19,535	\$22,000	\$471		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					