

Margarita Domingo's Credit Summary

560 Credit Score	\$152/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: Margarita Domingo	MARGETRITA S DOMINGO
Age: 54	
1010 WANAKA ST APT B	1010 WANAKA ST APT B
HONOLULU, HI. 96818	HONOLULU, HI. 96818

Categories	# / Balance
Revolving Accounts (Open)	4 / \$6,030
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	4 / \$8,360
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	4 / 2
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	9 / 9

Credit Factors

1 Unpaid Collection
\$10260 Unpaid Collection(s)
Current Lates (CREDIT ONE BANK)
2 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$3490 so Accts < 40%
4 Chrgd Off Rev Accts
1 Rev Late in 0-3 mo
3 Rev Lates in 4-6 mo
No Open 1k+ Lines
1 Charged Off Accts
7 Rev Lates in 2-4 yrs
1 RE Late in 0-3 mo
1 Rev Late in 6-12 mo
No Closed Rev Depth
2 RE Late in 12-24 mo
Avg Age Open
1 Rev Late in 12-24 mo
1 Inq Last 4 Mo
2 RE Lates in 2-4 yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
\$75 Unpaid 1 Collection
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Total Inq 0-2 Mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
PREFERRED CREDIT	Charged off account.	Open	2021	\$3,179
PROGRESSIVE	Consumer disputes this account information.	Open	2022	\$75
FIRST PREMIER	Consumer disputes this account information. Ch: Open	Open	2021	\$2,203 it grantor.
ALLY FINANCIAL	Consumer disputes this account information. Ch: Open	Open	2018	\$4,878
CAPITAL ONE BANK USA	Account previously in dispute - Now resolved by	Closed - 5/26/25	2018	\$0
SYNOVUS/FIRST PROGRE	Charged off account. Account closed by credit gi	Closed - 5/7/25	2018	\$0

Inquiries

FIRST HAWAIIAN BANK - 07/29/25

BANK OF HAWAII - 02/07/25

XACTUS LLC - 06/19/24

Late Pays	Account	Status	Past Due
Past Due - 09/25	ML ENTERPRISE INC	Open	\$123
90 - 02/24	MOHELA/SERVICING	Open	
Lates +2yr: 1/90+			
90 - 02/24	MOHELA/SERVICING	Open	
Lates +2yr: 1/90+			
90 - 07/25, 60 - 06/25, 30 - 05/25, 30 - 04/25	CREDIT ONE BANK	Closed - 8/10/25	
Lates +2yr: 3/30, 1/60, 2/90+	FIRST PREMIER	Closed - 7/24/25	
30 - 10/24, 30 - 01/24	ELAN FINANCIAL SERVI	Closed - 3/29/24	
Lates +2yr: 1/30			

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
PREFERRED CREDIT (Retail Account)	\$3,179	\$5,500	58%	\$0	I	2021
OPENSKY CAPITAL BANK (Credit Card)	\$72	\$100	72%	\$10	I	2025
FIRST PREMIER (Credit Card)	\$2,203	\$500	441%	\$0	I	2021
CREDIT ONE BANK (Credit Card)	\$476	\$300	159%	\$30	I	2025
Credit Card Open Totals: (No Retail)	\$5,930	\$900	659%	\$40		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$100	\$300	33%	\$25	A	2024
Totals	\$100	\$300	33%	\$25		

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
ML ENTERPRISE INC (Partially Secured)	\$944	\$1,000	\$88	I	2025
ALLY FINANCIAL (Auto)	\$4,878	\$4,878	\$0	I	2018
MOHELA/SERVICING (Education Loan)	\$913	\$1,168	\$20	I	2002
MOHELA/SERVICING (Education Loan)	\$1,625	\$1,750	\$34	I	2002
Totals	\$8,360	\$8,796	\$142		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FIRST PREMIER (Credit Card)	\$0	\$300	0%	\$0	I	2019
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2018
SYNOVUS/FIRST PROGRE (Credit Card)	\$0	\$200	0%	\$0	I	2018
ELAN FINANCIAL SERVI (Secured Credit Card)	\$0	\$300	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$0	\$301	0%	\$0	I	2016
CAPITAL ONE BANK USA (Credit Card)	\$0	\$301	0%	\$0	I	2016
Totals	\$0	\$1,702	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
ML ENTERPRISE INC (Partially Secured)	\$944	\$1,000	\$88	I	2025
ALLY FINANCIAL (Auto)	\$4,878	\$4,878	\$0	I	2018
MOHELA/SERVICING (Education Loan)	\$913	\$1,168	\$20	I	2002
MOHELA/SERVICING (Education Loan)	\$1,625	\$1,750	\$34	I	2002
Totals	\$8,360	\$8,796	\$142		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$0	\$301	\$0	I	2016
Totals	\$0	\$301	\$0		