

James Allen Craig's Credit Summary

592	\$150/mo	No	Yes	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: James Allen Craig	JAMES A CRAIG
Age: 59	
1274 LARIAT CT	1274 LARIAT CT
MINDEN, NV. 89423	MINDEN, NV. 89423

Categories	# / Balance
Revolving Accounts (Open)	0 / \$0
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$10,161
Miscellaneous Accounts (Open)	1 / \$0

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

Credit Factors

1 Unpaid Collection
C-7/11 BK in Last 7 yrs
1 Chrgd Off Rev Acct
No Open 1k+ Lines
No Open Rev Credit Lines
Too Few Open Rev Accounts
BK w/ Neg Credit
Avg Age Open
No Closed Rev Depth
\$1406 Unpaid Collections
1 Rev Late in 2-4 yrs
Accounts Too New
1+ Closed Rev Accnts
No Open Mortgage
Fraud Alert
No Rev Acct Open 10K 2yr

Credit Alerts

Public Records

Bankruptcy Discharged CH-7 Discharged CH-7 - 08/24/2023

Collections/Charge Offs	Remarks	Status	Age	Balance
	Medical.	Open	2023	\$1,406
CAPITAL ONE BANK USA	Bankruptcy chapter 7. Account closed by credit c	Closed - 6/20/25	2023	\$0

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	CAPITAL ONE BANK USA	Closed - 6/20/25	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Current (Secured Credit Card)	\$0	\$0	0%	\$0	I	2025
Credit Card Open Totals: (No Retail)	\$0	\$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
CCB/ONEPROGRESS SERV (Secured)	\$275	\$300	\$25	I	2025
Austin Capital Bank (Secured)	\$9,886	\$10,000	\$125	I	2025
Totals	\$10,161	\$10,300	\$150		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Current (Secured Credit Card)	\$0	\$0	\$0	I	2025
Totals	\$0	\$0	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$0	\$0	0%	\$0		2023
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2022
Totals	\$0	\$300	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
Austin Capital Bank (Credit Line Secured)	\$0	\$5,000	\$0	I	2025
Totals	\$0	\$5,000	\$0		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
CCB/ONEPROGRESS SERV (Secured)	\$275	\$300	\$25	I	2025
Austin Capital Bank (Secured)	\$9,886	\$10,000	\$125	I	2025
Totals	\$10,161	\$10,300	\$150		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					