

## Pablo Marenales's Credit Summary

<b>667</b> Credit Score	<b>\$1,337/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: Pablo Marenales	PABLO MARENALES
Age: 55	
4980 N Citation Dr	4980 N CITATION DR APT 103
Delray Beach, FL. 33445	DELRAY BEACH, FL. 33445

Categories	# / Balance
Revolving Accounts (Open)	3 / \$11,857
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$35,465
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	0 / 8

### Credit Factors

2 Unpaid Collection(s)  
Total Rev Usage > 90%  
Pay \$7057 so Accts < 40%  
1 Charged Off Accts  
\$2021 Unpaid Collections  
6 RE Lates in 2-4 yrs  
Avg Age Open  
2 Rev Lates in 2-4 yrs  
1 Inq Last 4 Mo  
No 7.5k+ Lines  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Closed Accnts Over 5k  
No Open Mortgage  
Seasoned Closed Accounts  
Light Closed RevDepth  
No Rev Acct Open 10K 2yr  
1 Total Inq 0-2 Mo

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
PROGRESSIVE	Consumer disputes this account information.	Open	2024	\$506
CROSSCHECK CAPITAL AESTHETIC		Open	2024	\$1,515
CREDIT UNION ONE	Charged off account. Account paid for less than 12 months.	Open	2015	\$0

## Inquires

FACTUAL DATA - 08/19/25

JPMCB CARD SERVICES - 02/21/24

CBNA - 12/20/23

CAP ONE VIA DEALER - 10/06/23

LAFONTAINE TOYOTA HY - 10/03/23

Late Pays	Account	Status	Past Due
Lates +2yr: 2/30	Vive Financial LLC	Closed - 4/23/23	
Lates +2yr: 2/30, 2/60, 2/90+	LOANCARE SERVICING C	Closed - 12/5/22	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
Elan Fin Svcs/SSB (Credit Card)	\$391	\$500	78%	\$48	I	2023
CITICARDS CBNA (Flexible Spending Credit Card)	\$4,969	\$5,000	99%	\$226	I	2023
U OF M CREDIT UNION (Credit Card)	\$6,497	\$6,500	100%	\$131	I	2021
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$11,857</b>	<b>\$12,000</b>	<b>99%</b>	<b>\$405</b>		

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
U OF M CREDIT UNION (Auto)	\$34,386	\$42,000	\$836	I	2024
U OF M CREDIT UNION (Auto)	\$1,079	\$4,000	\$96	I	2023
CREDIT UNION ONE (Auto)	\$0	\$0	\$0	I	2015
<b>Totals</b>	<b>\$35,465</b>	<b>\$46,000</b>	<b>\$932</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FINGERHUT/WEBBANK (Retail Account)	\$0	\$400	0%	\$0	I	2021
SYNCB/LOWES (Retail Account)	\$0	\$500	0%	\$0	I	2005
Vive Financial LLC (Credit Card)	\$0	\$5,059	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2021
U OF M CREDIT UNION (Credit Card)	\$0	\$3,000	0%	\$0	I	2013
<b>Totals</b>	<b>\$0</b>	<b>\$8,359</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
LOANCARE SERVICING C (FHA Real Estate Mortgage)	\$0	\$93,663	\$0	I	2008
PHH Mortgage Service (FHA Real Estate Mortgage)	\$0	\$93,663	\$0	I	2008
<b>Totals</b>	<b>\$0</b>	<b>\$187,326</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
U OF M CREDIT UNION (Auto)	\$34,386	\$42,000	\$836	I	2024
U OF M CREDIT UNION (Auto)	\$1,079	\$4,000	\$96	I	2023
CREDIT UNION ONE (Auto)	\$0	\$0	\$0	I	2015
<b>Totals</b>	<b>\$35,465</b>	<b>\$46,000</b>	<b>\$932</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					