

Omar Tobon's Credit Summary

643 Credit Score	\$6,796/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: Omar Tobon	OMAR TOBON
Age: 25	
3385 DOVE CANYON DR	3385 DOVE CANYON DR
OXNARD, CA. 93036	OXNARD, CA. 93036

Categories	# / Balance
Revolving Accounts (Open)	14 / \$36,922
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$65,738
Miscellaneous Accounts (Open)	2 / \$2,870

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

Credit Factors

5 Over Limit Acnt
Total Rev Usage > 90%
Pay \$14387 so Accts < 40%
No 5k+ Lines
Less than 5 yrs
7k+ lines
Ok Open Rev Depth
8+ Rev Accnts with Balances
No Open Mortgage
Seasoned Closed Accounts
Light Closed Rev Depth
No Rev Acct Open 10K 2yr
1 Inq Last 4-5 mo
1 Total Inqs 4-5 mo

Credit Alerts

Inquiries

LITHIA MOTORS/DRIVEW - 04/09/25

CAPITAL ONE BANK USA - 12/08/24

CAP ONE VIA DEALER - 08/31/24

COMENITYCAPITAL/B&H - 02/20/24

OPORTUN, INC. - 01/11/24

CAPITAL ONE BANK USA - 01/10/24

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$8,620	0%	\$0	I	2022
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$307	\$300	102%	\$35	I	2024
SYNCB/PAYPAL (Credit Card)	\$3,146	\$3,040	103%	\$147	I	2023
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$3,078	\$3,100	99%	\$464	I	2023
U.S. Bank (Flexible Spending Credit Card)	\$156	\$500	31%	\$87	I	2022
DISCOVER CARD (Credit Card)	\$1,952	\$2,000	98%	\$52	I	2021
CITICARDS CBNA (Credit Card)	\$935	\$1,000	94%	\$35	I	2021
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,646	\$2,600	102%	\$85	I	2021
APPLE CARD - GS BANK (Credit Card)	\$1,222	\$1,200	102%	\$37	I	2021
AMERICAN EXPRESS (Credit Card)	\$2,870	\$3,175	90%	\$0	I	2021
Bank of America (Credit Card)	\$544	\$500	109%	\$41	I	2019
CAPITAL ONE BANK USA (Credit Card)	\$2,882	\$2,900	99%	\$95	I	2019
BEST BUY/CBNA (Retail Account)	\$2,731	\$2,750	99%	\$76	I	2022
Credit Card Open Totals: (No Retail)	\$22,469	\$20,315	111%	\$1,154		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$7,264	\$17,100	42%	\$109	A	2019
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$8,712	\$30,000	29%	\$87	A	2008
Bank of America (Credit Card)	\$1,347	\$10,000	13%	\$25	A	2007
Totals	\$17,323	\$57,100	30%	\$221		

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
No Installment Accounts					

VENTURA COUNTY CREDI (Auto)	\$53,578	\$55,092	\$1,157	I	2025
WESTLAKE FINANCIAL (Unsecured)	\$12,160	\$12,800	\$356	I	2025
Totals	\$65,738	\$67,892	\$1,513		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
BILT REWARDS (Rental Agreement)	\$0	\$0	\$4,205	I	2023
AMERICAN EXPRESS (Credit Card)	\$2,870	\$3,175	\$0	I	2021
Totals	\$2,870	\$3,175	\$4,205		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
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
VENTURA COUNTY CREDI (Auto)	\$53,578	\$55,092		\$1,157	I	2025
WESTLAKE FINANCIAL (Unsecured)	\$12,160	\$12,800		\$356	I	2025
Totals	\$65,738	\$67,892		\$1,513		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						