

Tom Ndege's Credit Summary

650 Credit Score	\$718/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: Tom Ndege	TOM NDEGE
Age: 59	
215 F St SW	16603 190TH AVE SE
Auburn, WA. 98001	RENTON, WA. 98058

Categories	# / Balance
Revolving Accounts (Open)	10 / \$3,562
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	10 / \$139,473
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

2 Charged Off Accts
1 Unpaid Collection
\$881 Unpaid Collection(s)
No Open Rev Credit Lines
1 Paid Collection
2 Inq Last 4 Mo
No 3k+ Lines
2 RE Lates in 6-12 mo
2 New Accnts Last 60 Days
No Closed Rev Depth
Avg Age Open
1 Rev Late in 12-24 mo
1 Open Collection
\$881 Unpaid Collections
1 Rev Late in 2-4 yrs
2 Inqs last 2 Months
2 Total Inq 0-2 Mo
3+ Closed Rev Accnts
No Open Mortgage
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
VERIZON WIRELESS	Consumer disputes this account information. Col	Closed - 8/23/25	2024	\$881
VERIZON WIRELESS	Consumer disputes this account information. Acc	Closed - 3/4/25	2022	\$0 collection.

Inquiries

COLUMBIA CREDIT UNIO - 07/14/25

GESA CREDIT UNION - 07/14/25

TBOM/HD FR - 05/09/24

Late Pays	Account	Status	Past Due
60 - 02/25, 30 - 01/25	Austin Capital Bank	Closed - 3/31/25	
30 - 07/24	TBOM/FORTIVA THD	Closed - 2/26/25	
Lates +2yr: 1/30	CB INDIGO	Closed - 1/27/25	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$1,500	0%	\$0	I	2025
BOEING EMPLOYEES CU (Credit Card)	\$742	\$2,500	30%	\$25	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2024
TBOM/FORTIVA MC (Credit Card)	\$420	\$500	84%	\$90	I	2024
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$365	\$2,000	18%	\$25	I	2023
Continental Finance (Credit Card)	\$431	\$750	57%	\$35	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2021
CREDIT ONE BANK (Credit Card)	\$678	\$1,650	41%	\$34	I	2019
MERRICK BANK (Credit Card)	\$926	\$1,800	51%	\$39	I	2019
Credit Card Open Totals: (No Retail)	\$3,562	\$10,100	35%	\$248		

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
COLUMBIA CREDIT UNIO (Auto)	\$24,762	\$24,762	\$400	I	2025
Austin Capital Bank (Secured)	\$4,944	\$5,000	\$60	I	2025
KOVO INC (Installment Sales Contract)	\$190	\$240	\$10	I	2025
ED FINANCIAL/ESA (Education Loan)	\$21,169	\$20,500	\$0	I	2024
ED FINANCIAL/ESA (Education Loan)	\$7,690	\$6,834	\$0	I	2022
ED FINANCIAL/ESA (Education Loan)	\$22,574	\$20,500	\$0	I	2021
ED FINANCIAL/ESA (Education Loan)	\$7,397	\$6,834	\$0	I	2020
ED FINANCIAL/ESA (Education Loan)	\$24,811	\$20,500	\$0	I	2018
ED FINANCIAL/ESA (Education Loan)	\$25,936	\$20,500	\$0	I	2017

Totals	\$139,473	\$125,670	\$470
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$250	0%	\$0	I	2023
TBOM/FORTIVA THD (Credit Card)	\$0	\$1,000	0%	\$0	I	2024
CB INDIGO (Credit Card)	\$0	\$300	0%	\$0	I	2019
BESTBUY/CBNA (Credit Card)	\$0	\$400	0%	\$0	I	2021
Bank of America (Credit Card)	\$0	\$300	0%	\$0	I	2018
Totals	\$0	\$2,000	0%	\$0		

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