

Zachary Saad's Credit Summary

649	\$3,299/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Zachary Saad	ZACHARY K SAAD
Age: 37	
87 High St	87 HIGH ST APT 1
Milford, MA. 01757	MILFORD, MA. 01757

Categories	# / Balance
Revolving Accounts (Open)	9 / \$20,001
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$244,000
Installment Accounts (Open)	5 / \$67,828
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	0 / 5

Credit Factors

Total Rev Usage > 55%
Pay \$11549 so Accts < 40%
No Closed Rev Depth
3 Rev Lates in 2-4 yrs
Avg Age Open
1 Inq Last 4 Mo
2 RE Lates in 2-4 yrs
7k+ lines
Ok Open Rev Depth
2+ Closed Rev Accnts
Seasoned Closed Accounts
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Total Inq 0-2 Mo

Credit Alerts

Inquires

GLOBAL LENDING SERVI - 07/28/25

COMENITYCAPITAL/B&H - 11/30/24

CBNA - 11/23/24

CAPITAL ONE BANK USA - 03/13/24

COMENITYCAPITAL/B&H - 11/19/23

Late Pays	Account	Status	Past Due
Lates +2yr: 1/90+	DEPT OF ED/AIDVANTAG	Open	
Lates +2yr: 1/90+	DEPT OF ED/AIDVANTAG	Open	
Lates +2yr: 2/30, 1/60	TOTAL VISA/TBOM	Closed - 2/11/22	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ADORAMA EDGE (Retail Account)	\$3,839	\$4,410	87%	\$135	I	2024
SYNCB/LOWES (Retail Account)	\$0	\$5,400	0%	\$0	I	2023
SYNCB/AMAZON PLCC (Retail Account)	\$8	\$4,000	0%	\$1	I	2022
Bank of America (Credit Card)	\$6,540	\$7,000	93%	\$65	I	2024
APPLE CARD - GS BANK (Credit Card)	\$0	\$5,500	0%	\$0	I	2023
BESTBUY/CBNA (Credit Card)	\$0	\$2,000	0%	\$0	I	2023
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$9,614	\$9,700	99%	\$381	I	2022
DISCOVER CARD (Credit Card)	\$0	\$2,000	0%	\$0	I	2022
AVANT / WEBBANK (Credit Card)	\$0	\$1,250	0%	\$0	I	2021
Credit Card Open Totals: (No Retail)	\$20,001	\$27,450	73%	\$582		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
CENTRAL 1 FEDERAL CR (Home Equity Line of Credit)	\$244,000	\$244,300	\$1,491	J	2022
Totals	\$244,000	\$0	\$1,491		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
RHODE ISLAND CREDIT (Auto)	\$60,558	\$73,965	\$1,179	I	2024
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,187	\$4,000	\$26	I	2016
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,423	\$2,333	\$15	I	2016
DEPT OF ED/AIDVANTAG (Education Loan)	\$426	\$600	\$4	I	2013
DEPT OF ED/AIDVANTAG (Education Loan)	\$234	\$337	\$2	I	2013
Totals	\$67,828	\$81,235	\$1,226		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
TOTAL VISA/TBOM (Credit Card)	\$0	\$300	0%	\$0	I	2018
CREDIT ONE BANK (Credit Card)	\$0	\$500	0%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2013
Totals	\$0	\$1,100	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
RHODE ISLAND CREDIT (Auto)	\$60,558	\$73,965	\$1,179	I	2024
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,187	\$4,000	\$26	I	2016
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,423	\$2,333	\$15	I	2016
DEPT OF ED/AIDVANTAG (Education Loan)	\$426	\$600	\$4	I	2013
DEPT OF ED/AIDVANTAG (Education Loan)	\$234	\$337	\$2	I	2013
Totals	\$67,828	\$81,235	\$1,226		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					