

Ammar Jaffal's Credit Summary

601 Credit Score	\$2,111/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: Ammar Jaffal	AMMAR J JAFFAL
Age: 27	
2657 Lenox Rd NE	1037 ABINGTON CT
Atlanta, GA. 30324	BROOKHAVEN, GA. 30319

Categories	# / Balance
Revolving Accounts (Open)	1 / \$5,272
Real Estate (Open)	1 / \$175,250
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 90%
Pay \$3272 so Accts < 40%
Light Open Rev Depth
Too Few Open Rev Accounts
Avg Age Open
No Closed Rev Depth
1 RE Late in 12-24 mo
No 7.5k+ Lines
1 RE Late in 2-4 yrs
Accounts Too New
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	First Horizon Bank	Open	
30 - 12/23	SANTANDER CONSUMER	Closed - 11/30/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$5,272	\$5,000	105%	\$213	I	2025
Credit Card Open Totals: (No Retail)	\$5,272	\$5,000	105%	\$213		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
First Horizon Bank (Conventional RE Mortgage)	\$175,250	\$179,550	\$1,898	J	2023
Totals	\$175,250	\$179,550	\$1,898		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts