

## Mir wasif Ali's Credit Summary

<b>849</b> Credit Score	<b>\$10,647/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: Mir wasif Ali	MIR WASIF ALI
Age: 49	
4965 ROAN CT	4965 ROAN CT
RANCHO CUCAMONGA, CA. 91737	RANCHO CUCAMONGA, CA. 91737

Categories	# / Balance
Revolving Accounts (Open)	8 / \$18,654
Real Estate (Open)	3 / \$1,445,085
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	4 / \$78,218
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)	0 / 0

### Credit Factors

7k+ line for 12+yr  
Existing Open Mortgage  
Ok Open Rev Depth  
Good Closed Rev Depth  
Closed Accnts Over 10k  
2+ Closed Rev Accnts  
Seasoned Closed Accounts  
Paid Off 200k+ RE/RE

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$6,000	0%	\$0	I	2023
TD RCS/RH (Retail Account)	\$0	\$70,000	0%	\$0	I	2022
KEY BANK NA (Line of Credit)	\$0	\$25,000	0%	\$0	I	2019
APPLE CARD - GS BANK (Credit Card)	\$15	\$20,000	0%	\$5	I	2022
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$15,000	\$25,000	60%	\$165	I	2017
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$3,639	\$125,000	3%	\$36	I	2013
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$28,000	0%	\$0	I	2013
CAPITAL ONE BANK USA (Credit Card)	\$0	\$3,500	0%	\$0	I	2012
ELAN FINANCIAL SERVI (Flexible Spending Credit Card)	\$0	\$10,000	0%	\$0	J	2012
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$18,654</b>	<b>\$211,500</b>	<b>9%</b>	<b>\$206</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
KEY BANK NA (Line of Credit)	\$0	\$25,000	\$0	I	2019
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FREEDOM MORTGAGE (Conventional RE Mortgage)	\$68,078	\$164,500	\$1,532	I	2021
KEYBANK NA (Conventional RE Mortgage)	\$1,377,007	\$1,586,000	\$6,474	I	2021
<b>Totals</b>	<b>\$1,445,085</b>	<b>\$1,750,500</b>	<b>\$8,006</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
AMERICAN HONDA FINAN (Auto)	\$34,011	\$52,677	\$993	I	2023
ORANGE COUNTY FEDERA (Auto)	\$15,814	\$46,185	\$842	I	2022
SOLAR MOSAIC LLC (Secured Home Improvement)	\$28,393	\$81,269	\$600	I	2019
<b>Totals</b>	<b>\$78,218</b>	<b>\$180,131</b>	<b>\$2,435</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITY BANK/RH (Retail Account)	\$0	\$50,000	0%	\$0	I	2021
GUARANTY BANK & TRUS (Line of Credit)	\$0	\$60,000	0%	\$0	I	2014
TCM BANK NA (Credit Card)	\$0	\$10,000	0%	\$0	J	2010
<b>Totals</b>	<b>\$0</b>	<b>\$10,000</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
GUARANTY BANK & TRUS (Line of Credit)	\$0	\$60,000	\$0	I	2014
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
HOME POINT FINANCIAL (Conventional RE Mortgage)	\$0	\$164,500	\$0	I	2021
LOANCARE (Conventional RE Mortgage)	\$0	\$240,000	\$0	I	2015
KEYBANK NA (Conventional RE Mortgage)	\$0	\$1,579,500	\$0	I	2020
CITY NATIONAL BANK (Conventional RE Mortgage)	\$0	\$1,615,000	\$0	I	2018
CEDAR RAPIDS BANK & (Conventional RE Mortgage)	\$0	\$416,000	\$0	I	2014
GUARANTY BANK & TRUS (Conventional RE Mortgage)	\$0	\$416,000	\$0	I	2014
<b>Totals</b>	<b>\$0</b>	<b>\$4,431,000</b>	<b>\$0</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
AMERICAN HONDA FINAN (Auto)	\$34,011	\$52,677	\$993	I	2023
ORANGE COUNTY FEDERA (Auto)	\$15,814	\$46,185	\$842	I	2022
SOLAR MOSAIC LLC (Secured Home Improvement)	\$28,393	\$81,269	\$600	I	2019
<b>Totals</b>	<b>\$78,218</b>	<b>\$180,131</b>	<b>\$2,435</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					