

Charanjit Khurana's Credit Summary

645 Credit Score	\$6,333/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: Charanjit Khurana	CHARANJIT SINGH
Age: 62	
10709 MARINE VIEW DR	10709 MARINE VIEW DR
MUKILTEO, WA. 98275	MUKILTEO, WA. 98275

Categories	# / Balance
Revolving Accounts (Open)	38 / \$76,087
Real Estate (Open)	1 / \$299,776
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$111,800
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 / 12

Credit Factors

2 Over Limit Acnt
Total Rev Usage > 55%
Pay \$30848 so Accts < 40%
12 RE Lates in 2-4 yrs
Rev Bal > \$60,000
Less than 5 yrs
7k+ line for 4+ yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Good Closed Rev Depth
7+ Closed RE Accounts
Paid Off 200k+ RE/RE
8+ Rev Accnts with Balances
Seasoned Closed Accounts
Drop Bad Auth User (BARCLAYS BANK DELA)
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 12/30	NEWREZ/SHELLPOINT MO	Closed - 3/24/22	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/ROSS (Retail Account)	\$389	\$650	60%	\$30	I	2024
SYNCB/CHEVRON PLCC (Retail Account)	\$66	\$450	15%	\$29	I	2024
SYNCB/HOME DESIGN HV (Retail Account)	\$4,877	\$4,530	108%	\$125	I	2024
THD/CBNA (Retail Account)	\$3,635	\$4,000	91%	\$86	I	2023
SYNCB/WALGREENS (Retail Account)	\$0	\$100	0%	\$0	I	2022
COMENITYCAPITAL/DELL (Retail Account)	\$0	\$5,500	0%	\$0	I	2022
COMENITYCAPITAL/LAND (Retail Account)	\$82	\$1,250	7%	\$30	I	2022
MACYS/CITIBANK NA (Retail Account)	\$4,636	\$6,000	77%	\$59	I	2021
SYNCB/Synchrony Mast (Credit Card)	\$2,823	\$2,990	94%	\$108	I	2024
SYNCB/TJX CO DC (Credit Card)	\$140	\$250	56%	\$27	I	2024
COMENITYCAPITAL/AAAR (Credit Card)	\$2,116	\$4,800	44%	\$30	I	2023
PETAL CARD INC (Credit Card)	\$1,547	\$4,500	34%	\$60	I	2023
NORDSTROM/TD BANK (Credit Card)	\$477	\$2,500	19%	\$40	I	2023
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$250	0%	\$29	I	2023
PROSPER/COASTAL COMM (Credit Card)	\$504	\$1,800	28%	\$30	I	2023
TBOM/ASPIRE MC (Credit Card)	\$1,494	\$1,650	91%	\$70	I	2023
Bank of America (Credit Card)	\$3,421	\$3,900	88%	\$116	I	2023
SYNCB/EBAY (Credit Card)	\$17	\$1,370	1%	\$17	I	2023
PENTAGON - BANKCARD (Credit Card)	\$98	\$1,000	10%	\$15	I	2023
SYNCB/PAYPAL (Credit Card)	\$2,429	\$2,500	97%	\$83	I	2022
Bank of America (Credit Card)	\$0	\$5,000	0%	\$0	I	2022
Bank of America (Credit Card)	\$0	\$900	0%	\$0	I	2021
Imprint Payments Inc (Credit Card)	\$1,729	\$3,500	49%	\$60	I	2021
APPLE CARD - GS BANK (Credit Card)	\$1,852	\$2,300	81%	\$58	I	2021
SYNCB/PAYPAL CREDIT (Credit Card)	\$6,602	\$6,970	95%	\$248	I	2021
DISCOVER CARD (Credit Card)	\$1,955	\$2,100	93%	\$66	I	2018
CAPITAL ONE BANK USA (Credit Card)	\$369	\$3,500	11%	\$35	I	2018
CITICARDS CBNA (Flexible Spending Credit Card)	\$1,968	\$6,500	30%	\$169	I	2018

ELAN FINANCIAL SERVI (Flexible Spending Credit Card)	\$5,581	\$7,500	74%	\$195	I	2018
AMERICAN EXPRESS (Credit Card)	\$1,399	\$1,000	140%	\$56	I	2018
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$5,034	\$5,500	92%	\$169	I	2017
CAPITAL ONE BANK USA (Credit Card)	\$0	\$1,200	0%	\$0	I	2017
TD RCS/SAMSUNG (Retail Account)	\$460	\$2,200	21%	\$99	I	2023
BESTBUY/CBNA (Credit Card)	\$4,332	\$5,000	87%	\$139	I	2019
Credit Card Open Totals: (No Retail)	\$60,032	\$78,480	76%	\$2,278		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CREDIT CARD FB&T (Flexible Spending Credit Card)	\$772	\$4,500	17%	\$131	A	2023
Bank of America (Credit Card)	\$0	\$5,000	0%	\$0	A	2023
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$2,011	\$9,200	22%	\$155	A	2023
Bank of America (Credit Card)	\$466	\$7,500	6%	\$117	A	2021
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$6,159	\$6,700	92%	\$202	A	2018
CAPITAL ONE BANK USA (Credit Card)	\$6,647	\$8,950	74%	\$240	A	2017
Totals	\$16,055	\$41,850	38%	\$845		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NATIONSTAR MORTGAGE (Conventional RE Mortgage)	\$299,776	\$350,000	\$2,157	J	2005
Totals	\$299,776	\$350,000	\$2,157		

Installment Accounts	Balance	Limit	Payment	Resp	Age
GOODLEAP LLC (Unsecured)	\$75,271	\$74,681	\$344	I	2024
TOYOTA FINANCIAL SER (Auto)	\$36,529	\$121,869	\$1,792	I	2021
Totals	\$111,800	\$196,550	\$2,136		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age

No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CAR CARE DISC (Retail Account)	\$0	\$1,010	0%	\$0	I	2023
SYNCB/CAR CARE PEP B (Retail Account)	\$0	\$1,400	0%	\$0	I	2023
BROOKS BROTHERS / CB (Credit Card)	\$0	\$3,500	0%	\$0	I	2021
THE BANK OF MISSOURI (Credit Card)	\$0	\$875	0%	\$0	I	2018
Totals	\$0	\$4,375	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NEWREZ/SHELLPOINT MO (Conventional RE Mortgage)	\$0	\$525,000	\$0	J	2005
Totals	\$0	\$525,000	\$0		

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