

## Victor Wray's Credit Summary

<b>639</b> Credit Score	<b>\$25/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: Victor Wray	VICTOR K WRAY SR
Age: 62	
199 Virginia Ave	199 VIRGINIA AVE
San Ysidro, CA. 92173	SAN YSIDRO, CA. 92173

Categories	# / Balance
Revolving Accounts (Open)	0 / \$0
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$9,279
Miscellaneous Accounts (Open)	2 / \$90,120

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	2 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	22 / 19

### Credit Factors

1 Unpaid Collection  
\$9866 Unpaid Collection(s)  
3 RE Lates in 4-6 mo  
6 RE Lates in 6-12 mo  
Past Due Not Late  
No Open 1k+ Lines  
No Open Rev Credit Lines  
12 RE Lates in 12-24 mo  
1 Charged Off Accts  
Too Few Open Rev Accounts  
19 RE Lates in 2-4 yrs  
No Closed Rev Depth  
1 Charged Off Acct 2-4  
\$587 Unpaid Collections  
Less than 5 yrs  
No Open Mortgage  
No Rev Acct Open 10K 2yr  
1 Inq Last 4-5 mo  
1 Total Inqs 4-5 mo

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
LVNV FUNDING LLC	Collection account.	Open	2022	\$587
AUTONATION FINANCE	Charged off account.	Closed - 12/31/22	2020	\$9,279

### Inquiries

CCF INTERMEDIATE HOL - 04/17/25

Late Pays	Account	Status	Past Due
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 120 -			
02/25, 120 - 01/25, 120 - 12/24, 120 - 11/24, 120 - 10/24, 120			
- 09/24, 120 - 08/24, 120 - 07/24, 120 - 06/24, 120 - 05/24,			
120 - 04/24, 120 - 03/24, 120 - 02/24, 120 - 01/24, 120 -	DISTRICT ATTORNEY	Open	
12/23, 120 - 11/23, 120 - 10/23, 120 - 09/23			
Lates +2yr: 1/30, 1/60, 17/90+			

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$158	0%	\$0	I	2020
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$0</b>	<b>\$158</b>	<b>0%</b>	<b>\$0</b>		
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
AUTONATION FINANCE (Auto)	\$9,279	\$9,279		\$0	I	2020
<b>Totals</b>	<b>\$9,279</b>	<b>\$9,279</b>		<b>\$0</b>		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$158		\$0	I	2020
DISTRICT ATTORNEY (Child Support)	\$90,120	\$90,120		\$25	I	2007
<b>Totals</b>	<b>\$90,120</b>	<b>\$90,278</b>		<b>\$25</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
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
AUTONATION FINANCE (Auto)	\$9,279	\$9,279		\$0	I	2020
Totals	\$9,279	\$9,279		\$0		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						