

Serimati Lakhnath's Credit Summary

534 Credit Score	\$6,244/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: Serimati Lakhnath	SERIMATIE DEVI LAKHNATH
Age: 58	
106 E CARMANS RD	106 E CARMANS RD
FARMINGDALE, NY. 11735	FARMINGDALE, NY. 11735

Categories	# / Balance
Revolving Accounts (Open)	8 / \$34,286
Real Estate (Open)	1 / \$233,928
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$92,346
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	14 / 17

Credit Factors

\$395 Unpaid Collection(s)
4 RE Lates in 0-3 mo
3 RE Lates in 4-6 mo
Current Lates (BARCLAYS BANK/GAP)
3 Over Limit Acnt
Current Lates (MUNICIPAL CREDIT UNI, BAR
Total Rev Usage > 90%
Past Due Not Late
Pay \$19408 so Accts < 40%
4 Rev Lates in 0-3 mo
1 Chrgd Off Rev Acct
2 Rev Lates in 4-6 mo
3 Rev Lates in 12-24 mo
14 Rev Lates in 2-4 yrs
3 Rev Lates in 4+ yrs
7k+ line for 10+yrs
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Paid Off 200k+ RE/RE
Closed Accnts Over 5k

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CAP1/KOHL'S DEPARTMENT	Charged off account. Account closed by credit gr	Open	2008	\$395
Late Pays	Account	Status	Past Due	
30 - 05/25	SOFI BANK, NATIONAL	Open	\$712	
30 - 05/25	SOFI BANK, NATIONAL	Open	\$2542	
30 - 08/25, 30 - 07/25, 30 - 05/25	MUNICIPAL CREDIT UNI	Open	\$327	
30 - 07/25	BARCLAYS BANK DELAWA	Open	\$308	
Lates +2yr: 2/30, 1/60				
30 - 07/25, 30 - 06/25	JPMCB CARD SERVICES	Open	\$289	
30 - 07/25	BARCLAYS BANK DELAWA	Open	\$163	
Lates +2yr: 1/30				
60 - 07/25, 30 - 06/25	BARCLAYS BANK/GAP	Closed - 8/25/25		
Lates +2yr: 1/30				
90 - 06/24, 60 - 05/24, 30 - 04/24	TD RCS/SAMSUNG	Closed - 1/9/25		
Lates +2yr: 1/30, 1/60, 3/90+	MACYS/CITIBANK NA	Closed - 12/14/23		
Lates +2yr: 2/30, 2/60	MACYS/CITIBANK NA	Closed - 8/14/23		
Lates +2yr: 1/30, 1/60, 1/90+	SYNCB/QVC	Closed - 5/26/21		

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAP1/KOHLS DEPARTMEN (Retail Account)	\$395	\$2,000	20%	\$0	I	2008
SOFI BANK, NATIONAL (Credit Card)	\$5,792	\$6,000	97%	\$161	I	2023
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$5,725	\$5,500	104%	\$177	I	2019
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$4,669	\$5,000	93%	\$188	I	2015
JPMCB CARD SERVICES (Credit Card)	\$10,207	\$10,800	95%	\$341	I	2015
BARCLAYS BANK DELAWA (Credit Card)	\$2,005	\$1,750	115%	\$105	I	2013
JPMCB CARD SERVICES (Credit Card)	\$2,604	\$2,900	90%	\$119	I	2009
BARCLAYS BANK/GAP (Retail Account)	\$1,186	\$1,100	108%	\$80	I	2016
Credit Card Open Totals: (No Retail)	\$32,583	\$31,950	102%	\$1,171		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
Bank of America (Credit Card)	\$1,703	\$10,000	17%	\$35	A	2021
Totals	\$1,703	\$10,000	17%	\$35		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NATIONSTAR MORTGAGE (FHA Real Estate Mortgage)	\$233,928	\$313,390	\$2,678	J	2014
Totals	\$233,928	\$313,390	\$2,678		

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$49,229	\$48,902	\$366	I	2025
SOFI BANK, NATIONAL (Unsecured)	\$2,238	\$5,000	\$239	I	2024
Bank of America (Auto)	\$28,715	\$35,322	\$639	I	2023
SOFI BANK, NATIONAL (Unsecured)	\$10,938	\$25,000	\$853	I	2023
MUNICIPAL CREDIT UNI (Auto)	\$1,226	\$23,230	\$378	I	2019
Totals	\$92,346	\$137,454	\$2,475		

Miscellaneous Accounts

Balance

Limit

Payment Resp Age

No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
TD RCS/SAMSUNG (Retail Account)	\$0	\$1,551	0%	\$0	I	2024
SYNCB/SYNC BANK LUXU (Retail Account)	\$0	\$1,000	0%	\$0	I	2019
SYNCB/LENOVO (Retail Account)	\$0	\$2,500	0%	\$0	I	2021
SYNCB/CARE CREDIT (Retail Account)	\$0	\$4,000	0%	\$0	J	2019
MACYS/CITIBANK NA (Retail Account)	\$0	\$3,700	0%	\$0	J	2006
MACYS/CITIBANK NA (Retail Account)	\$0	\$5,300	0%	\$0	I	2005
SYNCB/QVC (Retail Account)	\$0	\$190	0%	\$0	I	2013
TD RCS/RAYMOUR & FLA (Retail Account)	\$0	\$2,070	0%	\$0	I	2015
SYNCB/PC RICHARDS (Retail Account)	\$0	\$2,000	0%	\$0	I	2009
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$450	0%	\$0	I	2013
SYNCB/SHOP HQ (Retail Account)	\$0	\$1,260	0%	\$0	I	2015
SYNCB/NAUTILUS (Retail Account)	\$0	\$1,500	0%	\$0	I	2014
SYNCB/HSN DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2013
CAPITAL ONE, N.A. (Credit Card)	\$0	\$2,205	0%	\$0	I	2011
COMENITYBANK/DSWVS (Credit Card)	\$0	\$3,260	0%	\$0	I	2014
Bank of America (Credit Card)	\$0	\$1,000	0%	\$0	I	2009
Totals	\$0	\$7,489	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FLAGSTAR BANK (FHA Real Estate Mortgage)	\$0	\$313,390	\$0	J	2014
Totals	\$0	\$313,390	\$0		

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DEPT OF ED/AIDVANTAG (Education Loan)	\$49,229	\$48,902	\$366	I	2025
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SOFI BANK, NATIONAL (Unsecured)	\$10,938	\$25,000	\$853	I	2023
MUNICIPAL CREDIT UNI (Auto)	\$1,226	\$23,230	\$378	I	2019
Totals	\$92,346	\$137,454	\$2,475		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					