

D Barchue's Credit Summary

596 Credit Score	\$1,188/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: D Barchue	D U BARCHUE JR
Age: 24	
2803 Norcross Ln	2803 NORCROSS LN APT A
Philadelphia, PA. 19114	PHILADELPHIA, PA. 19114

Categories	# / Balance
Revolving Accounts (Open)	7 / \$4,034
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	11 / \$46,876
Miscellaneous Accounts (Open)	2 / \$0

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

Credit Factors

1 Unpaid Collection
\$4691 Unpaid Collection(s)
3 Over Limit Acnt
Total Rev Usage > 55%
Past Due Not Late
Pay \$2904 so Accts < 40%
5 Chrgd Off Rev Accts
No Open Rev Credit Lines
1 Charged Off Accts
No 3k+ Lines
Avg Age Open
No Closed Rev Depth
\$707 Unpaid Collections
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
EMPOWER/FINWISE	Paid charge off.	Open	2024	\$0
SYNCB/TJX CO	Charged off account.	Open	2024	\$797
CB INDIGO	Charged off account.	Open	2024	\$0
CREDIT ONE BANK	Charged off account.	Open	2024	\$626
CITIZENS BANK	Charged off account.	Open	2024	\$2,561
PORTFOLIO RECOVERY A	Collection account.	Open	2023	\$707

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
EMPOWER/FINWISE (Line of Credit)	\$0	\$300	0%	\$0	I	2024
SYNCB/TJX CO (Retail Account)	\$797	\$400	199%	\$0	I	2024
KIKOFF LENDING, LLC (Retail Account)	\$50	\$750	7%	\$5	I	2024
Current (Secured Credit Card)	\$0	\$0	0%	\$0	I	2025
CB INDIGO (Credit Card)	\$0	\$1,000	0%	\$0	I	2024
CREDIT ONE BANK (Credit Card)	\$626	\$300	209%	\$0	I	2024
CITIZENS BANK (Credit Card)	\$2,561	\$2,000	128%	\$0	I	2024
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$60	0%	\$0	I	2024
TBOMRETAIL (Credit Card)	\$0	\$2,400	0%	\$0	I	2021
Credit Card Open Totals: (No Retail)	\$4,034	\$5,760	70%	\$5		
Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
EMPOWER/FINWISE (Line of Credit)	\$0	\$300		\$0	I	2024
Totals	\$0	\$0		\$0		
Real Estate Accounts	Balance	Limit		Payment	Resp	Age
No Real Estate Accounts						
Installment Accounts	Balance	Limit		Payment	Resp	Age
KASHABLE LLC (Unsecured)	\$616	\$1,250		\$119	I	2025
ED FINANCIAL/ESA (Education Loan)	\$2,058	\$2,000		\$0	I	2025
BMG MONEY INC (Unsecured)	\$2,348	\$3,000		\$150	I	2024
ED FINANCIAL/ESA (Education Loan)	\$3,500	\$3,500		\$0	I	2024
ED FINANCIAL/ESA (Education Loan)	\$2,085	\$2,000		\$0	I	2024
ED FINANCIAL/ESA (Education Loan)	\$2,169	\$2,000		\$0	I	2023
ED FINANCIAL/ESA (Education Loan)	\$3,500	\$3,500		\$0	I	2023
SANTANDER BANK, N.A (Auto)	\$18,650	\$22,705		\$557	J	2023
ED FINANCIAL/ESA (Education Loan)	\$3,525	\$3,500		\$0	I	2021

ED FINANCIAL/ESA (Education Loan)	\$2,105	\$2,000	\$0	I	2021
WESTLAKE SERVICE INC (Auto)	\$6,320	\$14,995	\$357	M	2021
Totals	\$46,876	\$60,450	\$1,183		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Current (Secured Credit Card)	\$0	\$0	\$0	I	2025
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$60	\$0	I	2024
Totals	\$0	\$60	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
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No Revolving Accounts

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
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No Real Estate Accounts

Installment Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts