

Ahmed Gedi's Credit Summary

671 Credit Score	\$3,761/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
----------------------------	-------------------------------	----------------------------	--------------------------	-----------------------

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Ahmed Gedi	AHMED I GEDI
Age: 61	
10 WELD AVE	10 WELD AVE
ROXBURY, MA. 02119	BOSTON, MA. 02119

Categories	# / Balance
Revolving Accounts (Open)	3 / \$6,780
Real Estate (Open)	1 / \$332,361
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	3 / \$51,199
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)	0 / 9

Credit Factors

\$8209 Unpaid Collection(s)
1 Over Limit Acnt
Total Rev Usage > 75%
Past Due Not Late
Pay \$4060 so Accts < 40%
1 Charged Off Accts
8 RE Lates in 2-4 yrs
No Closed Rev Depth
No 5k+ Lines
1 Rev Late in 2-4 yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Paid Off 200k+ RE/RE
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
WESTLAKE FINANCIAL	Charged off account. Loan modified.	Open	2024	\$8,209
Late Pays	Account	Status	Past Due	
Lates +2yr: 8/30	M&T BANK	Open		
Lates +2yr: 1/30	CAPITAL ONE BANK USA	Closed - 7/15/24		

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$3,064	\$3,100	99%	\$103	I	2022
AMERICAN EXPRESS (Credit Card)	\$3,716	\$3,700	100%	\$123	I	2022
MERRICK BANK (Credit Card)	\$0	\$1,500	0%	\$0	I	2014
Credit Card Open Totals: (No Retail)	\$6,780	\$8,300	82%	\$226		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
M&T BANK (FHA Real Estate Mortgage)	\$332,361	\$417,302	\$2,525	I	2017
Totals	\$332,361	\$417,302	\$2,525		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CITY OF BOSTON CREDI (Unsecured)	\$21,463	\$25,000	\$498	I	2024
DIRECT FEDERAL CU (Auto)	\$21,527	\$29,163	\$512	I	2024
WESTLAKE FINANCIAL (Unsecured)	\$8,209	\$8,209	\$0	I	2024
Totals	\$51,199	\$62,372	\$1,010		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/SEPH (Retail Account)	\$0	\$750	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2018
Bank of America (Credit Card)	\$0	\$1,000	0%	\$0	I	2006
CAPITAL ONE (Credit Card)	\$0	\$500	0%	\$0	I	2006
Totals	\$0	\$1,800	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
WFBNA HOME LENDING (FHA Real Estate Mortgage)	\$0	\$417,302	\$0	I	2017
Totals	\$0	\$417,302	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CITY OF BOSTON CREDI (Unsecured)	\$21,463	\$25,000	\$498	I	2024
DIRECT FEDERAL CU (Auto)	\$21,527	\$29,163	\$512	I	2024
WESTLAKE FINANCIAL (Unsecured)	\$8,209	\$8,209	\$0	I	2024
Totals	\$51,199	\$62,372	\$1,010		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					