

Obaid Chaudhry's Credit Summary

688 Credit Score	\$61/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: Obaid Chaudhry	OBAID CHAUDHRY
Age: 59	
1415 Lowther Rd	1415 LOWTHER RD
Camp Hill, PA. 17011	CAMP HILL, PA. 17011

Categories	# / Balance
Revolving Accounts (Open)	3 / \$1,702
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 2
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

2 Charged Off Accts
3 Unpaid Collection(s)
\$10308 Unpaid Collection(s)
Past Due Not Late
1 Charged Off Acct
\$10389 Unpaid Collections
Light Open Rev Depth
Avg Age Open
Too Few Open Rev Accounts
No 5k+ Lines
1 Chrgd Off Rev Acct
Accounts Too New
Good Closed Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 7.5k
No Open Mortgage
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
NCB MANAGEMENT SERVI	Collection account.	Open	2024	\$10,079
RESURGENT RECEIVABLE	Collection account.	Open	2024	\$229
PPL ELECTRIC UTILITIES		Open	2023	\$81
WELLS FARGO CARD SER	Account paid for less than full balance. Paid chal	Closed - 8/7/24	2016	\$0
CITICARDS CBNA	Account paid for less than full balance.	Closed - 6/21/19	2018	\$0

Open Accounts

Category	Balance	Limit	%	Payment	Resp	Age
Revolving Accounts						
CREDIT CARD FB&T (Credit Card)	\$1,702	\$3,750	45%	\$61	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2024
Credit Card Open Totals: (No Retail)	\$1,702	\$4,250	40%	\$61		
Line of Credit Accounts						
No Line of Credit Accounts						
Real Estate Accounts						
No Real Estate Accounts						
Installment Accounts						
No Installment Accounts						
Miscellaneous Accounts						
No Miscellaneous Accounts						

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/VALUE CITY FUR (Retail Account)	\$0	\$1,500	0%	\$0	I	2018
MACYS/CITIBANK NA (Retail Account)	\$0	\$1,000	0%	\$0	I	2016
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$800	0%	\$0	I	2017
WELLS FARGO CARD SER (Retail Account)	\$0	\$4,300	0%	\$0	I	2016
CAPITAL ONE BANK USA (Credit Card)	\$0	\$2,000	0%	\$0	I	2022
WELLS FARGO CARD SER (Credit Card)	\$0	\$8,000	0%	\$0	I	2016
CITICARDS CBNA (Credit Card)	\$0	\$4,400	0%	\$0	I	2018
Totals	\$0	\$14,400	0%	\$0		

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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					